

Changes to Fresh Benefit Amounts – FFY 2025

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, 2024 – September 30, 2025.

- Applicants previously denied CalFresh because they were over income should consider reapplying if their income falls within the new limits.
- California implements Categorical Eligibility, which means that most households can have gross monthly incomes up to 200% of the Federal Poverty Level (FPL) and their resources are not counted. These households must still meet the net monthly income standards in order to qualify for CalFresh.
 - Some households are excluded from Categorical Eligibility and must pass the 130% gross income test and their resources are counted:
 1. Any household member disqualified for an intentional program violation, or
 2. A head of household who does not comply with work requirements. (CA has an ABAWD waiver through 10/31/2025.)
 - 1-2 person households with a member who is age 60+ and/or who has disability do not have a gross monthly income limit and, in some cases, can qualify for \$23 even if they do not meet the net monthly income test. Households with 3+ people must still meet the gross and net income standards.
 - If a household does not qualify for Categorical Eligibility, they must meet the resource limits.
 1. The resource limit for households without a member who is age 60+ and/or who has a disability is \$3,000.
 2. The resource limit for households with a member who is age 60+ and/or who has a disability is \$4,500. This is also the threshold for having to report lottery or gambling winnings.
- CalFresh outreach workers should make sure households are deducting their dependent care expenses and households with members who are age 60+ or disabled are deducting out-of-pocket medical expenses and full shelter costs.

Income Guidelines October 1, 2024 – September 30, 2025	
Household Size	Gross Monthly Income (200% FPL)
1	\$2,510
2	\$3,408
3	\$4,304
4	\$5,200

5	\$6,098
6	\$6,994
7	\$7,890
8	\$8,788
Each additional member	+ \$898

Increased deductions mean customers may see an increase in their CalFresh benefits on October 1, 2024.

- The **maximum shelter deduction** for households without age 60+ or disabled members increased to **\$712**. Remember that households with members who are age 60+ or disabled get the excess shelter deduction, which is uncapped.
- The **homeless household shelter allowance** increased to **\$190.30**.
- The Standard Utility Allowance (**SUA**) increased to **\$645**. Households that pay for heating and cooling costs separate from their rent or mortgage are eligible for the SUA.
- The Limited Utility Allowance (**LUA**) increased to **\$166**. 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 (**TUA**) remains at **\$19**. 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 Medical Deduction** for households with a member who is age 60+ or disabled increased to **\$150** as long as there are verified medical expenses between \$35.01 and \$185 per month. Actual expenses are deducted if they exceed \$185 per month.
- The **Standard Deduction** increased for all household sizes:

FFY 2025 Standard Deduction October 1, 2024– September 30, 2025	
Household Size	Standard Deduction
1-3	\$204
4	\$217
5	\$254
6 +	\$291

Maximum Monthly Allotments will increase on October 1, 2024

- Recipients do not need to do anything – changes should occur automatically.

Maximum Monthly Allotment October 1, 2024 – September 30, 2025	
Household Size	Maximum CalFresh Allotment
1	\$292
2	\$536
3	\$768
4	\$975
5	\$1,158
6	\$1,390
7	\$1,536
8	\$1,756
Each additional household member	+ \$220

- The monthly minimum allotment for a 1-2 person household is \$23.

What can CalFresh outreach workers do?

- If customers were recently denied for having too much income, see if they are interested in being prescreened again or reapplying.
- Inform customers about the verifications they will need to take deductions and maximize their benefit amounts (e.g., pay stubs, medical expense receipts, etc.). Make sure the county has the household's most recent expenses.
- Resources: [ACL 14-56](#), [ACL 22-40](#), [ACL 24-59](#), [ACIN I-45-24](#), [Thrifty Food Plan 2021](#)