

IOWA SNAP TOOLKIT

November 2025



This document is valid through September 30, 2026. Please discard all outdated SNAP Toolkits.

Over the recent years, food insecurity continues to rise in Iowa. After years of grappling with a global pandemic and amid rising food costs due to inflation, the most vulnerable Iowans are often left lacking access to food. The social safety net has become a lifeline for so many, offering solutions to overcoming food insecurity.

A vital component is the further development and reach of the state's Supplemental Nutrition Assistance Program (SNAP). This resource provides food assistance to qualifying individuals to help get them back on their feet. As a dedicated partner with the Iowa Food Bank Association (IFBA), you bring a unique ability to educate a diverse audience on the benefits of SNAP.

A toolkit has been designed as a guide for you and your agency to utilize when referring to SNAP. It is complete with information regarding the basics of the program, and broader details of how neighbors will interact with their benefits. The toolkit should serve as a reference point to answer questions and a resource for additional information.

The SNAP Toolkit includes the following:

- SNAP 101 overview
- SNAP frequently asked questions
- A household has applied for benefits, now what? A step-by-step breakdown following the application process
- Iowa SNAP Hotline deep dive

Thank you for your continued collaboration and education with neighbors around SNAP. Your work is imperative in the collective action of partners, pantries, food banks, and more in erasing food insecurity across Iowa.

Need SNAP outreach materials that are specific to your region of the state? Refer to the map on the following page to find your local SNAP outreach specialist.



IOWA SNAP OUTREACH REGIONS

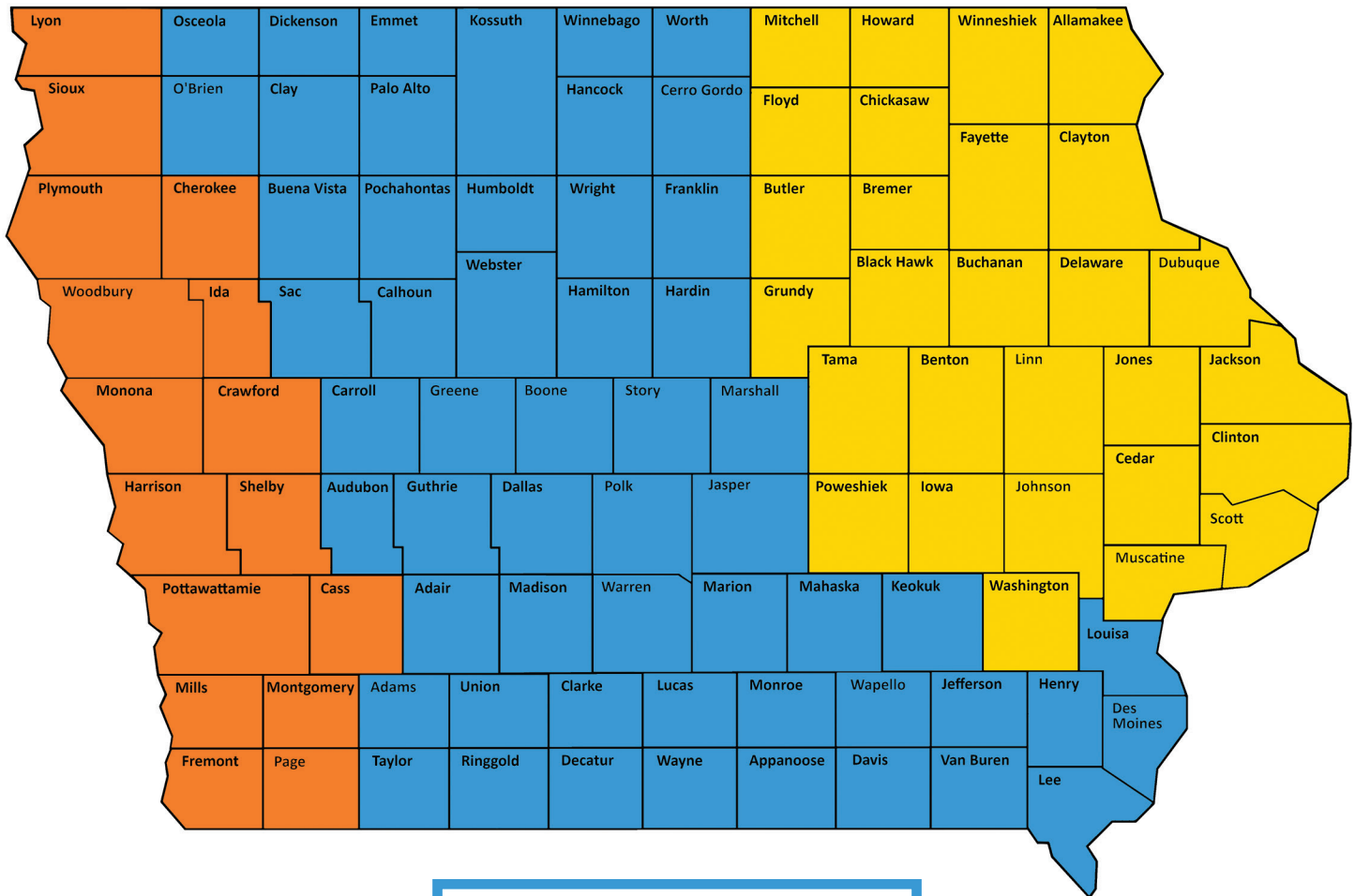


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SNAP 101: AN OVERVIEW OF IOWA'S FOOD ASSISTANCE PROGRAM



To best serve your community and neighbors, let's first look at the mechanics of SNAP. This toolkit will cover some of the fundamentals of the program and highlight the benefits available in our communities.

Reason for SNAP

SNAP, formally known as Food Stamps, is the nation's leading hunger relief program. SNAP can serve as a temporary lifeline for individuals and families in crisis to gain access to affordable food, which comes with significant benefits. Studies have shown that access to SNAP has a direct impact on improved health outcomes.

Additionally, we know that our most vulnerable populations, such as unhoused individuals, unemployed, low-income, and the elderly, are more apt to face food insecurity and directly benefit from programs like SNAP. It has been shown that by reducing the stress of one's food budget, SNAP has been able to lift segments of the population out of poverty and work on easing food insecurity.

While SNAP is a federally funded program, each state is responsible for general program administration, including eligibility determination. Specifics on Iowa's eligibility and benefit allotments will be detailed later in this document.

Iowa SNAP by the numbers

To gain an understanding of SNAP in our community, let's take a closer look at who benefits from the program in FY 2025.

- 259,300 Iowa residents benefited from SNAP. This translates into approximately 8% of the total population.
- Nearly 44% of households receiving SNAP benefits included at least one child.
- Nearly 84% of those enrolled in SNAP were considered working families.

Source: Center for Budget and Policy Priorities

SNAP eligibility requirements

An individual/household may be eligible for SNAP benefits based on the following criteria:

- Meets specific income guidelines
- Is a citizen or qualified non-citizen
- Children who are born in the United States can be eligible for benefits even if their parents are not citizens.



Income guidelines

A person's gross household income is considered when determining eligibility for SNAP benefits. This number follows the current Federal Poverty Line and is weighted based on the applicant's household size. An individual and/or household may be eligible for benefits if their gross income meets the following limits:

People in Household	Gross Monthly Income	People in Household	Gross Monthly Income
1	\$2,088	4	\$4,288
2	\$2,821	5	\$5,021
3	\$3,554	6	\$5,754
For each additional person, add \$735			

Benefit allotments

Once an individual/household is approved for benefits, they will receive a physical EBT card by mail—which acts like a debit card. Benefits are automatically loaded and available for use. These dollars will be loaded onto applicant's card alphabetically between the 1st and 10th day of the month while the household is active in the program. The specific day is determined by the primary applicant's last name. It is important to remember a household's monthly allotment will vary depending on certain factors, such as income and household size. While the program sets a maximum monthly allotment, this is not necessarily the amount guaranteed to every household.

Enrollment assistance

The Iowa Food Bank Association (IFBA)—in conjunction with Food Bank for the Heartland—provides free and expert, one-on-one assistance to all Iowans to answer questions and apply. IFBA's hotline is unique as it is staffed by trained specialists, who offer customized assistance to guide an individual through the SNAP application and provide additional food assistance resources.

The SNAP Assistance Hotline serves as a one stop shop for application assistance and additional local resources. Individuals can call toll free at **1-855-944-3663**, from 8am-5pm CST, to talk one-on-one with an Iowa SNAP specialist. The hotline houses a dedicated Spanish language line and additional language services are available upon request.



SNAP FREQUENTLY ASKED QUESTIONS



How am I able to apply for SNAP benefits?

SNAP applications are available and accessible to you on the phone, online, and through the mail.

You can receive one-on-one assistance from a SNAP specialist through a dedicated hotline by calling **1-855-944-3663**. You may also apply online at hsservices.iowa.gov/apsspssp/ssp.portal. A downloadable paper application is also available at this website, providing the option to send in a mailed version of your application. Applicants only need to submit ONE application to be considered for SNAP benefits.

I have submitted my application for SNAP benefits, what are the next steps?

After an application has been submitted, there are a few steps left before final approval of benefits:

1. Iowa Department of Health and Human Services (HHS) will contact the applicant to conduct a phone interview. Individuals should be on the lookout for contacts from HHS via phone, email, and/or mail for the time and date of this phone interview.
2. During the interview, HHS will go over the application and may request additional information and documentation regarding members of the household. This could include:
 - a. Proof of identity
 - b. Proof of residency
 - c. Proof of income
3. Upon final approval, an individual will receive a confirmation letter and EBT card with loaded benefits in the mail.

I need assistance in submitting my application. What are the best resources for assistance?

The SNAP application process can often be confusing, and you may have questions as you begin to navigate this process. You can receive free, one-on-one assistance to answer any questions and help submit your application. IFBA operates a statewide hotline, staffed by certified SNAP specialists. The hotline is open Monday-Friday, 8am-5pm and can be reached toll free at **855-944-3663**.

When will I receive my SNAP benefits?

Upon approval for SNAP, households will receive what is called an EBT card in the mail. This acts like a debit card and serves as the way in which individuals can purchase food. Benefits are automatically loaded onto the card within the first 10 days of the month. The exact amount that will become available is determined based on the household size and is capped at what is called the maximum allotment.



What can I buy with my SNAP benefits?

SNAP can be used at any authorized retailer. Retailers that accept SNAP will display a sign.

Most household foods are eligible for purchase with the EBT card. This includes such items as bread and cereals, fruits and vegetables, meats, fish and poultry, and dairy products. Individuals can also utilize their SNAP benefits to purchase seeds and plants which can be used to produce food for the household to consume. Additionally, SNAP benefits can be used at local farmer's markets with participating vendors.

Households are not allowed to utilize their SNAP benefits to purchase alcohol and tobacco products, non-food items, medicines, and hot foods.

SNAP participants are eligible to participate in the Double Up Food Bucks program to increase access to fresh fruits and vegetables at their local participating grocery store, farmers market, or local food co-ops. For every dollar spent on fresh fruit and vegetables, SNAP participants earn an additional dollar in Double Up Food Bucks to use towards the purchase of fresh produce.

SNAP Changes: January 1, 2026

Effective January 1, 2026, certain types of foods will no longer be eligible for purchase with SNAP benefits.

This change is to make sure that the SNAP purchases meet the purpose of the program—to extend your family's grocery budget so you can afford the nutritious food essential to health and well-being. Below are examples of the types of items that can and cannot be purchased with SNAP after these changes go into effect.

- 1. Can still be purchased (including, but not limited to):** Fruits and Vegetables, Meats, Dairy Items, Grains
- 2. Cannot be purchased (including, but not limited to):** Soda, including those with 50% or less fruit or vegetable juice, Candy and Candy-Coated Items, Vitamins and Minerals, Chewing Gum and some in-store prepared foods.

You can still use SNAP to buy seeds and plants that grow food for your household to eat. SNAP benefits can be used to buy most food items that are not taxed in Iowa, based on rules from the [Iowa Department of Revenue](https://revenue.iowa.gov/taxes/tax-guidance/sales-use-excise-tax/iowa-sales-tax-food). For more information about non-taxable versus taxable foods, please visit <https://revenue.iowa.gov/taxes/tax-guidance/sales-use-excise-tax/iowa-sales-tax-food> for a more detailed guide.



Is there a reapplication process for SNAP?

Applicants must go through a recertification process to reauthorize the allocation of SNAP allotments. This timing can vary between 6–12 months and is dictated based on your individual household. Benefits do not end if a household continues to meet the eligibility requirements for the program.

I was denied benefits but feel like I qualify. What are my options?

Applicants have the right to file an appeal to their application decision if you feel an incorrect judgment was made to your eligibility status for benefits. You can appeal in person, by phone, online, or in writing for SNAP. Iowa Legal Aid also provides free legal assistance and can be contacted via phone at **1-800-532-1275**.

I need to report a change to my household. What is the best way to update this information?

SNAP enrollees who need to update information regarding their household can do so by contacting HHS toll free at the customer service line at **877-347-5678**.

I lost my EBT card. How do I report this?

If a participant loses or has their EBT card stolen, they can request a new card via the lost or stolen card service line at **800-359-5802**.



A HOUSEHOLD HAS APPLIED FOR BENEFITS. NOW WHAT?



A common question you may face could be, “How can I apply for SNAP benefits?” This simple step by step guide can help you walk a new applicant through questions they may have followed the initial SNAP application submission:

1. Complete and apply for SNAP benefits. This can be done in one of three ways:
 - a. Call the toll-free SNAP Hotline at **855-944-3663**.
 - b. Visit the HHS portal online at hhservices.iowa.gov/apsspssp/ssp.portal.
 - c. Download, print, and mail a paper application. Paper applications are available through the HHS website or at your local Health and Human Services office. It is important to note that some local human services offices are closed to the public. Please contact your local office for hours of operation and for the best contact information.
2. Following the submission of your application, you will be contacted by the state via phone to conduct an initial screening and interview with the state to verify eligibility.
3. This interview may come with a request for supporting documentation to prove eligibility.
 - a. Documents may include proof of residency, income, etc.
4. Following the interview, applicants will receive a final determination letter in the mail indicating their approval or denial in the program.
5. If approved, individuals will receive an EBT card in the mail to begin utilizing their benefits.
 - a. The amount loaded on their card will be determined based upon the approved number of people in the household and will be unique to each applicant.
 - b. Monthly allotments will be automatically loaded onto the card each month for use.
6. Applicants must complete a recertification process for benefits.
 - a. This can be done via an applicant’s renewal paperwork that is sent via mail by HHS.
 - b. There is no expiration of benefits if the household continues to meet the eligibility requirements.
 - c. When changes to your personal information and/or address occur, be sure to update HHS as soon as possible.



IOWA SNAP/FOOD-RESOURCE HOTLINE



The Iowa Food Bank Association offers a unique service to assist Iowans in need of SNAP application assistance. Housed at Food Bank for the Heartland, the SNAP Hotline gives individuals the ability to call toll free to receive free and personalized help to fill out and submit their SNAP application.

When providing information on the hotline to prospective users, here are some key factors to communicate:

- The hotline operates Monday-Friday from 8am-5pm CST and is free of charge. The number is **855-944-3663**.
- The hotline is designed for the user to have a personal, engaged, and one-on-one application experience. The SNAP Outreach Team consists of trained enrollment specialists who can help answer questions on the application.
- There can be times of high volume where a SNAP Outreach specialist may be unavailable, therefore it is important to leave a voicemail if someone does not immediately answer. In these circumstances, a caller will receive a call back within 24 business hours.
- Direct language assistance in Spanish is available. If an additional language is needed, the staff can work with an outside interpretation service for most languages.
- In addition to offering application assistance, the SNAP Outreach team provides references for other food and wrap around services as needed.

It is important to note that the SNAP Hotline is limited to simply transferring applications and information over to HHS for processing and final determination. Specialists are unable to look up individual case numbers or check on the status. To get updated information on an application's status, individuals must contact HHS directly at **877-347-5678**.

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