

January 30, 2026

GENERAL LETTER NO. 7-B-78

ISSUED BY: Bureau of Food, Financial, and Work Supports
Division of Community Access and Eligibility

SUBJECT: Employees' Manual, Title 7, Chapter B, **SNAP Application Processing**,
Contents 1 and 2, 9-19, 34, revised.

Summary

This chapter is revised to update policy, procedure, and agency information.

Effective Date

Immediately.

Material Superseded

Remove the following pages from Employees' Manual, Title 7, Chapter B, and destroy them:

Page	Date
Contents 1 and 2	September 27, 2024
9-19, 34	September 27, 2024

Additional Information

Refer questions about this general letter to your eligibility determinations manager.

Overview.....	1
Filing a SNAP Application.....	1
Handling a Request for an Application	2
Date of Application	2
Notifying and Screening for Emergency Service	3
Withdrawal of Application	4
Authorized Representative	5
Interviews	6
Standard Voicemail Messages	7
Conducting an Interview	8
Failure to Attend the Interview	9
Voter Registration Procedures	9
Household Reporting Requirements	10
Reporting Requirements for Categorically Eligible Households	11
Verification	11
Documentary Evidence	13
Collateral Contacts	13
Home Visits	13
State Income and Eligibility Verification System (IEVS)	13
IEVS Information Considered Verified	14
IEVS Information Not Considered Verified	14
Mandatory Verification at Application	15
Verifying Identity	15
Verifying Disability	16
Questionable Information	16
Processing Standards.....	17
Approving an Initial Application	17
Handling Future Changes Reported at Application.....	18
Establishing the Certification Period	18
Effective Date of Benefits	19
Denying an Initial Application	20
Delays in Processing	21
Notice of Pending Status	21
Delays Caused by the Household	22
Delays Caused by the County Office.....	23
Delays Beyond 60 Days	23

	<u>Page</u>
Emergency Service	24
Determining Eligibility for Emergency Service	25
Verification for Emergency Benefits.....	25
Determining Emergency Benefits	26
Emergency Service Processing Time Frames.....	26
Combined Allotments for Households Entitled to Emergency Service.....	27
Certification Notice and Postponed Verification.....	28
Public Assistance Households	30
Single Interview	30
Verification Procedures and Timeliness	30
Joint Application Process for SSI Households.....	31
Release Applications for Residents of Public Institutions	32
No Additional Interview.....	32
Emergency Service Screening	33
Denial of SSI Application	33
Case Maintenance.....	33
Recertification.....	34

Failure to Attend the Interview

Legal reference: 7 CFR 273.2(e)(3)

Policy: If the household fails to attend the scheduled interview, notify the household that it missed its scheduled interview and that it is responsible for rescheduling.

Procedure: Give the household five additional minutes beyond the time scheduled regardless of if you are calling the household or they are required to call you.

If the household fails to attend a scheduled interview, send the **Notice of Missed Interview (NOMI)** (522) immediately and deny the application on the 30th day following the date of application. When the 30th day falls on a weekend or holiday, make system entries on the next working day. See [Denying an Initial Application](#) for additional information.

If the household contacts you in the 30-day application-processing period to pursue the application, you must schedule a second interview.

Voter Registration Procedures

Legal reference: 721 IAC Chapter 23

Policy: The Department is responsible for helping clients fill out **Voter Registration** forms and for mailing the forms to the county election office. All applications and RREDs include the website where clients can complete the **Voter Registration** form online and to contact their local office for more information about registering to vote.

Procedure: During an interview, ask the client if they want to register to vote. If they want to register and haven't filled out the voter registration form, answer the questions with them and mail the form for their signature. Be careful when helping the client that you do not influence the client's voter registration options in any way. No follow-up is necessary after the form is mailed.

Review the client's rights as listed on the form. If the client chooses not to check "yes" or "no," leave the section blank and consider that the client has chosen not to register to vote. If the client chooses not to sign the form, print the client's name and the date where indicated, and initial the form.

If there isn't an interview, and the client indicates they would like to register to vote on the electronic application, mail the form to the client and document your actions.

A voter registration form must be issued when a client reports an address change within Iowa.

See [6-Appendix](#) for a copy of the **Voter Registration** form and office procedure instructions regarding processing the forms.

Household Reporting Requirements

Legal reference: 7 CFR 273.12(a)(vii), 273.12(a)(viii), and 441 IAC 65.5(234)

Policy: There are three changes a household must report while certified. These changes must be reported by the 10th day of the month after the month in which they occur. A household must report when:

- Its total gross income goes over the gross income limit for the household's size, or
- An able-bodied adult without dependents (ABAWD) stops working 80 hours, or
- Anyone in the household receives lottery or gambling winnings of \$4,500 or more.

Once the household is informed of their reporting requirements during the interview, these are the requirements they must adhere to. This means households are not required to report changes that occur after the interview but prior to processing unless the change meets one of the requirements above. If the household does report a change prior to processing, the change must be acted on.

Procedure: At each interview, explain to the household how and when to report required changes. Tell the household that it must report these changes by the 10th day of the next month.

Explain this to the household every time you interview, at least once every 12 months. Explaining this carefully, whether you interview by phone or in person will help avoid household caused errors.

When conducting the interview:

- Explain what "gross income" is. Do not assume that everyone understands the difference between take-home pay and gross income. Explain that "gross" means the amount before any deductions are taken out. Repeat this point each time you interview.
- Tell the person you interview to keep the form, *Reporting SNAP Changes*, and to do the following at the end of each month:
 - Add up the gross income all household members received in the month. Make sure the household understands to include the income of the ineligible members, such as ineligible aliens.
 - If the household has self-employment income, explain that the amount of annualized income will be automatically entered on the form, and that amount must be added to other income.
 - Compare the household's total gross income for the month to the amount on the form.

- If the household's total gross income is over the amount on the form, report it by the 10th of next month.

Reporting Requirements for Categorically Eligible Households

Legal reference: 441 IAC 65.5(4)

Policy: Do not require categorically eligible households to report any income changes if the household reported income in excess of its gross income limit and remained eligible. Take appropriate action on all reported changes.

Comment: A categorically eligible household that reports income in excess of its gross limit is not required to report further income changes until recertification. This includes households that are over the gross limit at the time of application.

Tell the person you interview that:

- The household may report changes other than income if it wants to, and that appropriate action will be taken on all reports of changes, based on policies for acting on changes in [7-G](#).
- There are consequences if the household does not report if it goes over the limit:
 - The household might have to repay benefits if they do not report as required.
 - Not reporting changes on purpose could result in an Intentional Program Violation (IPV).
 - Quality Control might review the case to see if the household reported if it went over the gross income limit.

Verification

Legal reference: 7 CFR 273.2(f)(4), (5), and (6)

Verification is third-party information or documentation that confirms the accuracy of statements on the application. There are four sources of verification:

- Documentary evidence
- Collateral contacts
- Home visits
- The state Income and Eligibility Verification System (IEVS)

Households must verify certain eligibility factors to get SNAP. More specific verification information and requirements are in [7-C](#), [7-D](#), [7-E](#), [7-F](#), and [7-G](#). The household has the primary responsibility to explain its situation and provide documentary evidence to support its statements on the application. The household must also resolve any questionable information.

Document everything that supports the decision about the household's eligibility and benefit level. Your documentation needs to contain enough detail so that anyone reading it can understand what was decided and why. Documentation helps to support a decision and may point out inconsistencies in information given by the household.

Accept any reasonable documentary evidence from the household. Information from another source may disagree with statements made by the household. Give the household 10 days to resolve any discrepancy before determining eligibility or the benefit level.

When you request additional information from the household, document the date of the request, what information was requested, and the due date given to the household. You cannot cancel or deny a household for failure to provide information if the request is not documented in the case record, or if the household was not given 10 full days to provide verification.

Help the household get verification if the household asks for help. Do not deny or cancel the household when a person outside the household fails to provide information. For this policy, the following people are considered to be inside the household:

- An ineligible alien
- An ineligible student
- A SSI recipient in a cash-out state
- A person disqualified for intentional program violation
- A person disqualified for refusing to comply with a work requirement
- A person disqualified for failing to provide a social security number
- A person disqualified for failing to respond to a NAC match at application, RRED, or when adding a household member
- A person who is a probation or parole violator, or a fleeing felon
- A person who is ineligible for failing to meet the work requirements for people aged 18 to 50

The following sections explain:

- [Documentary evidence](#)
- [Collateral contacts](#)
- [Home visits](#)
- [IEVS](#)
- [Mandatory verification at application](#)

Documentary Evidence

Legal reference: 7 CFR 273.2(f)(4)(i)

Documentary evidence is a written confirmation of a household's circumstances. Wage stubs, utility bills, and rent receipts are examples of documentary evidence. Do not limit the form of verification to any single type of document.

Use documentary evidence as the main source of verification for everything except residency and household size. Use a collateral contact for these two items if documentary evidence is not readily available.

Collateral Contacts

Legal reference: 7 CFR 273.2(f)(4)(ii)

A collateral contact is an oral confirmation of a household's circumstances by someone outside the household. Use collateral contacts in situations where documentary evidence is not available or when the evidence is not complete enough to decide eligibility or the amount of benefits. Make collateral contacts either in person or over the telephone.

Select a collateral contact if the household does not choose one or chooses one that is unacceptable. Examples of acceptable collateral contacts are employers, social service agencies, migrant service agencies, neighbors of the household, or anyone who can be expected to give accurate third-party verification.

When talking with collateral contacts, disclose only the information necessary to get the verification. Avoid disclosing that the household has applied for SNAP. Do not suggest that the household is suspected of doing anything wrong. See [7-A, Confidentiality](#) for restrictions for disclosing household information.

Home Visits

Legal reference: 7 CFR 273.2(f)(4)(iii)

Use home visits as verification only when documentary evidence cannot be obtained, or when the evidence is not enough to make a determination of eligibility or benefit level. You must schedule the home visit in advance with the household.

State Income and Eligibility Verification System (IEVS)

Legal reference: 7 CFR 273.2(f)(7), 7 CFR 273.2(f)(9), 441 IAC 65.51

Through the State Income and Eligibility Verification System, state and federal agencies exchange computerized information. HHS exchanges information with the Social Security Administration, the Internal Revenue Service, and the Iowa Department of Employment

Services. SSI is verified through the State Data Exchange (SDX) or the Wire Third-Party Query System (WTPY). See [14-G, *Exchange of Data with Other Agencies*](#) for further information on IEVS.

IEVS Information Considered Verified

Legal reference: 7 CFR 273.2(f)(9)(iii)

Social security benefits and unemployment insurance benefits are automatically verified when reported through IEVS. Further verification is not needed.

If other verified information about a person's Social Security, SSI, or unemployment benefits differs from IEVS data, resolve any discrepancy before eligibility or benefit levels are determined. When IEVS information does not affect eligibility or benefits, make a notation on the report and file it in the case record.

If you get IEVS information during the application process, use it to determine eligibility and benefits. Make a decision without IEVS information if waiting for it will cause you to go past the processing time limits.

IEVS Information Not Considered Verified

Legal reference: 7 CFR 273.2(f)(9)(iv)

The following information is available through IEVS, but is **not** automatically verified and is not to be used to determine eligibility and benefits:

- Unearned and earned income information from the Internal Revenue Service.
- Wage and pension information from Social Security Administration, the Iowa Department of Workforce Development, and any source in IEVS that is questionable.

These are indicators of income. Request verification of this information if it might affect eligibility or benefits and is not already verified.

Mandatory Verification at Application

Legal reference: 7 CFR 273.2(f)(1) and (f)(8)(i)(A), 441 IAC 65.19(14), 65.22(1), 65.26(3)

Verify the following at application if not previously verified or if previously verified, but now questionable. (See [7-B, Questionable Information](#).)

To verify:	Refer to:
Alien status	7-I, Alien Status Verification Requirements
Deductible expenses	7-E, Deduction Verification Requirements
Disability	7-B, Verifying Disability
Gross nonexempt income	7-E, Income Verification Requirements
Identity	7-B, Verifying Identity
Residency	7-C, Residency
SNAP duplicate assistance check	7-C, Duplicate Assistance
Social security number	7-C, Verifying a Social Security Number

The following sections give instructions on:

- [Verifying identity](#)
- [Verifying disability](#)
- [Questionable information](#)

Verifying Identity

Legal reference: 7 CFR 273.2(f)(1)(vii)

Verify the identity of the person applying for SNAP. When an authorized representative applies for the household, verify the identities of both the authorized representative and the head of the household.

If identity has previously been verified, verify it again only if it is questionable.

Accept any document that reasonably verifies identity. Some of the most common forms of identity verification include:

- Driver's license.
- Work or school ID.
- Social Security card.
- ID for health benefits.
- Voter registration card.

- Wage stubs.
- Birth certificate.
- Collateral contacts.

Verifying Disability

Legal reference: 7 CFR 273.2(f)(1)(viii)

Verify the disability of a household member. See [7-A, Disabled Member](#) for requirements for a determination of disability.

Households can verify disability by providing proof that they get benefits:

- Under Titles I, II, X, XIV, or XVI of the Social Security Act.
- From a Railroad Retirement disability annuity from the Railroad Retirement Board and has been determined to qualify for Medicare.
- As interim assistance pending for receipt of SSI or disability-related Medicaid.
- From the Veterans Administration (VA) that shows the person is:
 - A veteran receiving disability benefits from a disability (service-connected or non-service-connected) that is total or paid at the total rate from the VA, or
 - A disabled surviving spouse or disabled child of a veteran entitled to compensation or pension benefits due to the death of the veteran.

Questionable Information

Legal reference: 7 CFR 273.2(f)(2)(i)

Verify all factors of eligibility that are questionable if they affect the household's eligibility and benefit level. Examples of questionable information are:

- Information on the application that differs from statements made by the applicant.
- Information that is inconsistent with other information on the application or previous applications.
- Information that is inconsistent with information received from other sources.

When deciding if information is questionable, look at each household's individual circumstances, and allow the household a chance to explain the situation. Do not deny eligibility solely because information is questionable.

For example, if expenses exceed income, do not automatically deny an application. Give the household the opportunity to explain the situation. If the household cannot provide a reasonable explanation, ask for further verification of how the household is paying its bills. If the household does not provide the requested verification, deny or cancel assistance.

Processing Standards

Legal reference: 7 CFR 273.2(g)

Regulations require that applications be processed within a certain amount of time. Calculate this length of time from the date the household files an application. The first day of the processing period is the first calendar day after the date the application is filed.

All households eligible under emergency processing timeframes must have an EBT card and access to their SNAP benefits within seven calendar days of the date of their application. Allow two days for mail delivery when determining what date you must make system entries in order for the household to get benefits within seven calendar days. See [Emergency Service](#).

All other eligible households must have an EBT card and access to their SNAP benefits within 30 days of the date of their application. Allow two days for mail delivery when determining what date you must make system entries in order for the household to get their benefits within 30 calendar days.

Households applying for recertification also have different processing time limits. See [7-G](#) for more information on these policies.

The following sections describe the requirements for:

- [Approving an initial application](#)
- [Denying an initial application](#)
- [Dealing with delays in processing an application](#)

Approving an Initial Application

Legal reference: 7 CFR 273.2(g)(1), 274.2(b)

Issue form 470-0485, 470-0486, or 470-0486(S), *Notice of Decision*, when approving an application. The notice must:

- State the amount of the allotment for the month of application and the current month.
- Indicate the amount of the allotment for the rest of the certification period.
- State the beginning and ending dates of the certification period.
- Contain information on how benefits were calculated.
- Inform the household that the amount of SNAP will vary if changes are anticipated at the time of certification.

If a household is ineligible for the month of application but eligible for following months, the notice must explain why. The notice must give the same information if benefits are approved for the month of application but denied for the next month. The notice must also include an explanation of the household's appeal rights, the telephone number of the local office, and if possible, the name of the person to contact for more information.

The following sections explain how to:

- [Handle future changes reported at application](#)
- [Establish the length of the certification period](#)
- [Determine the effective date of benefits](#)

Handling Future Changes Reported at Application

Policy: At application, a household may report a future change. Prior to certification, gather as much information and verification as possible. If you have all of the information and verification needed to act on the change, you must track the change and take action at the appropriate time. If the future change is not verified, no further tracking is required.

1. Household applies on June 8 and states their son Brandon will be starting college in the fall. You clarify that he starts classes on August 15 and will not meet student requirements while attending school. Approve the household, including Brandon. Set a reminder to remove him when he becomes an ineligible student. He is eligible for August, but must be removed from benefits starting in September because we have verified information that he will be an ineligible student.
2. Household applies on February 3 and states mom is on maternity leave but plans to return April 1. You verify employment, and it shows she last received income in January and is scheduled to return on April 1. Budget no income from this source for February or March. However, since we have verification that she is returning April 1, project income starting with the April benefit month.
3. Household applies August 10 and states dad is currently off work (unpaid) due to an injury. They hope he will be back to work by October, but neither the household nor the employer can verify a return date because it is dependent on the doctors releasing him. Approve the application, budgeting no income from this source. Since we don't have a verified return date, there is nothing to track. Remind the household of their responsibility to report when he returns if income exceeds the threshold.

Establishing the Certification Period

Legal reference: 7 CFR 273.10(f), 441 IAC 65.5(3)

Policy: Assign a certification period to all eligible households. Certification periods must always cover entire calendar months. Assign the longest certification possible based on the predictability of the household's circumstances.

Comment: The length of the certification period depends on the households' circumstances. Use the following chart to assign the longest certification period possible, based on the type of household and the predictability of the household's circumstances. No household may be certified for less than four months. Once the certification period has been established, it may not be shortened.

Household type:	Certification length is:
All adult members are at least age 60 or disabled and have no earned income	12 months
All others	6 months 4 month certification periods may be assigned for: <ul style="list-style-type: none">▪ Migrant farm worker households.▪ Households that appear to be ineligible in the near future.

A household can be certified for a shorter period if necessary to match the SNAP recertification with the FIP review.

At initial application, the certification period begins with the first month the household is eligible. At recertification, the new certification period begins the month after the end of the previous certification.

A household cannot get benefits after its certification period expires unless it reapplies.

Effective Date of Benefits

Legal reference: 7 CFR 273.10(a), 273.2(h)

Prorate SNAP from the date of application, unless the household:

- Is already certified at the time of application. (See [7-C, Duplicate Assistance](#).)
- Caused a delay in processing. (See [Delays in Processing](#).)
- Is a seasonal farm worker or migrant household that got benefits in the month before the month of application.

Some states issue benefits for a fiscal month instead of a calendar month. A fiscal month overlaps two calendar months. In these cases, consider the benefits to be received in the first calendar month that the fiscal month covers.

If the household moves from one of these states and applies for benefits in Iowa, find out when the household last got benefits from that state. If the Iowa application is received in the second of the two months, the effective date is the date of application.

Restore benefits to the household whenever the local office or the SSA made an error in joint processing that caused the household to get less SNAP benefits than it should have gotten. See [7-H](#) for more information on restoring lost benefits.

Recertification

Households containing only SSI applicants or recipients can apply for SNAP recertification at an SSA office. Consider the application filed for normal processing purposes when the SSA receives a signed application.

SSA will forward the application to HHS to be processed as a recertification. If the household has no earned income, an interview is not required.

Ask the household for additional information only if the application is not completed, mandatory verification is missing, or information is questionable.

Approve or deny a timely application for recertification according to SNAP policies.