

Department of Legislative Services
Maryland General Assembly
2026 Session

FISCAL AND POLICY NOTE
First Reader

Senate Bill 461
Finance

(Senator McCray)

Supplemental Nutrition Assistance Program - Heat and Eat Program - Eligibility

This bill alters eligibility for the Heat and Eat Program within the Supplemental Nutrition Assistance Program (SNAP) by specifying that a household is eligible to participate if the household includes an elderly or disabled individual.

Fiscal Summary

State Effect: The bill conforms Maryland law with federal law, thereby ensuring compliance with federal funding requirements. To the extent it requires administrative changes, the Department of Human Services (DHS) can handle them with existing budgeted resources.

Local Effect: None.

Small Business Effect: None.

Analysis

Current Law:

Heat and Eat Program

Chapters 362 and 363 of 2021 established the Heat and Eat Program to expand food access and increase the monthly benefit received for households that are receiving or eligible for SNAP. A household is eligible to participate in the program if they are eligible for SNAP under State and federal law.

In determining program eligibility, DHS must apply a “standard utility allowance” (SUA) to the shelter deduction used to determine countable gross income for SNAP eligibility. “SUA” means a Maryland Energy Assistance Program (MEAP) payment to a household that is at least \$21 per year.

Federal Changes Regarding the Treatment of Energy Assistance Payments

The federal One Big Beautiful Bill Act (OBBBA) of 2025 excludes households without an elderly (60 years or older) or disabled member from automatic SUA eligibility. These households may still qualify for the SUA based on verified energy expenses but must submit verification of their heating and cooling expenses. Effective November 1, 2025, households with an elderly or disabled member will continue to have the SUA automatically applied.

Supplemental Nutrition Assistance Program

SNAP is a federally funded benefit that helps low-income households purchase food. Program rules and requirements are issued by the federal government, while administrative costs are split equally between the State and federal government. Participants must meet income and resource requirements. The minimum federal SNAP benefit is \$24 per month. Through December 2025, the average SNAP benefit provided to Maryland households was approximately \$337 per month.

Maryland provides a State supplemental benefit for households with a member who is at least 60 years old to ensure these households receive a total benefit of \$50 per month. In December 2025, there were approximately 30,832 monthly recipients of the State supplemental benefit. An average monthly payment of approximately \$25 was distributed to ensure these households received a total benefit of \$50 per month.

Maryland Energy Assistance Program

The Office of Home Energy Programs within DHS administers MEAP to assist the State’s vulnerable populations pay their heating bills, minimize crises, and make heating costs more affordable. Benefits include utility and fossil fuel payments, the Utility Service Protection Program, referrals to weatherization services, emergency heating system repairs/replacement, waivers on utility fees, discounts on fuel purchases, and a gas arrearage component.

State Fiscal Effect: The bill conforms Maryland law with federal law by requiring a household to include an elderly or disabled individual to participate in the Heat and Eat Program, thereby ensuring compliance with federal funding requirements. Since the federal requirements went into effect on November 1, 2025, DHS advises that the department has

already made necessary systematic and operational changes and can otherwise implement the bill with existing budgeted resources.

DHS estimates that 108,136 households participating in the Heat and Eat Program do not have an elderly or disabled household member and are no longer automatically eligible for the federal SUA adjusted SNAP benefit. However, these households may still obtain the SUA with manual verification of their heating and cooling expenses.

DHS advises that, *in absence of the bill*, State general funds *may* be required to ensure these households continue to receive a higher monthly SNAP benefit through the Heat and Eat Program. The average monthly reduction per household is \$83. Therefore, should general funds be required to continue to provide the benefit under State law for those households, DHS general fund expenditures increase by approximately \$107.7 million annually.

The Department of Legislative Services advises that it is not clear if, in absence of the bill, DHS would be required to provide a higher monthly SNAP benefit to households that no longer qualify for SUA under OBBBA. However, no funds are included in the fiscal 2027 budget as introduced for this purpose.

Additional Information

Recent Prior Introductions: Similar legislation has not been introduced within the last three years.

Designated Cross File: None.

Information Source(s): Department of Human Services; Department of Legislative Services

Fiscal Note History: First Reader - February 17, 2026
me/jc

Analysis by: Amberly E. Holcomb

Direct Inquiries to:

(410) 946-5510

(301) 970-5510