



## State of New Jersey

PHILIP D. MURPHY  
*Governor*

DEPARTMENT OF HUMAN SERVICES  
DIVISION OF FAMILY DEVELOPMENT  
PO BOX 716

SARAH ADELMAN  
*Commissioner*

TAHESHA L. WAY  
*Lt. Governor*

TRENTON, NJ 08625-0716

NATASHA JOHNSON  
*Assistant Commissioner*

The following Decision is distributed for your information. This Decision has been made in consideration of the specific facts of this case. This Decision is not to be interpreted as establishing any new mandatory policy or procedure otherwise officially promulgated.

STATE OF NEW JERSEY  
DEPARTMENT OF HUMAN SERVICES

FINAL DECISION

OAL DKT. NO. HPW **12440-24 J.M.**

AGENCY DKT. NO. **C153022020 (UNION COUNTY DIVISION OF SOC. SVCS.)**

Petitioner seeks recovery of Supplemental Nutrition Assistance Program ("SNAP") benefits which had been allegedly stolen from her Electronic Benefits Transfer ("EBT") card. Respondent Agency asserts that Petitioner's request for replacement of benefits was denied for failing to timely submit the requisite claim. Because Petitioner appealed, the matter was transmitted to the Office of Administrative Law for a hearing. On January 3, 2025, and February 7, 2025, the Honorable Ernest M. Bongiovanni, Administrative Law Judge ("ALJ"), held a plenary hearing, took testimony and admitted documents. On February 21, 2025, the ALJ issued an Initial Decision, affirming the Agency's determination.

No Exceptions to the Initial Decision were filed.

As Assistant Commissioner, Division of Family Development ("DFD"), Department of Human Services, I have considered the Initial Decision in this matter, and following an independent evaluation of the record, I hereby ADOPT the Initial Decision, and AFFIRM the Agency's determination, based on the discussion below.

At the outset, it should be noted that there is no federal or State regulation which allows the Agency, or the State, to restore SNAP benefits that are lost due to skimming or cloning of an EBT card. N.J.A.C. 10:87-9.8(a) specifically states that SNAP benefits shall not be replaced once they are posted to a household's Families First account. Similarly, N.J.A.C. 10:88-5.1, which governs the Families First Programs and the replacement of benefits, dictates that SNAP benefits shall not be replaced once they are posted to a household's Families First account.

However, due to the prevalence of the issue of electronic theft and skimming of benefits, Congress addressed this ongoing problem when it enacted the Consolidated Appropriations Act, 2023. In December 2022, as part of the Consolidated Appropriations Act, 2023 ("the Act"), Congress enacted provisions intended to prevent SNAP EBT benefit fraud. See the Consolidated Appropriations Act, 2023, H.R. 2617, 117th Cong. § 501(b) (2023). Thereafter, the Consolidated Appropriations and Extensions Act, 2025, P.L. 118-83. Section 501(b) of the 2023 Act directed the United States Department of Agriculture ("USDA") to require States "to replace benefits that are determined by the State agency to have been stolen through card skimming, card cloning, or similar fraudulent methods." As a result of this new law, states became able to replace benefits, within certain parameters, stolen by means of electronic theft or skimming, which occurred between October 1, 2022, and September 30, 2024. The timeframe for replacement of benefits was later extended to December 20, 2024, and then ended. The allowable replacement amount is the lesser of the total benefits stolen or two allotments (two months of benefits). *Id.* at sec. 501(b)(2)(A). Further, under the Act, states were required to develop and submit plans to the Food and Nutrition Service ("FNS") for the replacement of electronically stolen SNAP benefits. *Id.* at sec. 501(b)(1).



New Jersey's State Plan for implementing the new law for replacement of electronically stolen SNAP benefits was approved by FNS on May 23, 2023, and went into effect on July 1, 2023. Additionally, in late June 2023, the New Jersey Legislature appropriated funds for the replacement of State SNAP supplements stolen through unauthorized transactions as a result of some form of electronic theft or fraud. See Fiscal Year ("FY") Appropriations Act, P.L. 2023, c.74, FY Appropriations Act, P.L. 2024, c. 22. As such, SNAP benefits recipients may submit a claim for the replacement of lost benefits, alleged to have occurred by means of electronic theft or fraud, within the designated time frames. See generally DFD Instruction ("DFDI") No. 24-10-02. For benefits stolen after July 1, 2023, a cardholder has "thirty-days from the date they discovered the theft to submit a request (for replacement)." Ibid.

It is within the above stated law that the facts of this case must be examined. Here, Petitioner submitted a request for electronically stolen benefits on July 18, 2024, asserting that \$1,224 of her SNAP benefits were electronically stolen at some time between March 29, 2024, and April 1, 2024. See Initial Decision at 2-3; see also Exhibit R-1. While it is undisputed that Petitioner was in possession of her EBT card between March 29, 2024, and April 1, 2024, the request for replacement of stolen benefits must be completed within thirty days of the discovery of the theft of benefits. See Initial Decision at 4. Despite the requirement that a request for replacement of benefits must be filed within thirty days of the discovery of fraudulent usage of the EBT card, Petitioner's claim for replacement of the stolen benefits was not filed until July 18, 2024, well beyond the required thirty-day period. See Initial Decision at 4-5; see also DFDI 24-10-02. Based on the testimonial and documentary evidence presented, the ALJ concluded that Petitioner had failed to timely file her request for replacement form for reimbursement of electronically stolen SNAP benefits and, as such, the denial of Petitioner's claim was proper and must stand. See Initial Decision at 5; see also Exhibit R-2. I agree.

Accordingly, based upon the foregoing, I hereby ADOPT the Initial Decision in this matter and AFFIRM the Agency's determination, as outlined above.

Officially approved final version. March 05, 2025

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Natasha Johnson  
Assistant Commissioner

