



# State of New Jersey

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*Governor*

DEPARTMENT OF HUMAN SERVICES  
DIVISION OF FAMILY DEVELOPMENT  
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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 **01373-26 M.C.**

AGENCY DKT. NO. **C770545002 (BERGEN COUNTY BD. OF SOC. SVCS.)**

Petitioner appeals from the Respondent Agency's denial of Supplemental Nutritional Assistance Program ("SNAP") benefits. The Agency denied Petitioner's application for SNAP benefits contending that Petitioner's countable household income exceeded the maximum permissible level for receipt of said benefits. Because Petitioner appealed, the matter was transmitted to the Office of Administrative Law for a hearing. On March 31, 2026, the Honorable Evelyn J. Marose, Administrative Law Judge ("ALJ"), held a plenary hearing, took testimony and admitted documents into evidence. On April 2, 2026, the ALJ issued an Initial Decision, affirming the Agency's determination.

No Exceptions to the Initial Decision were received.

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

Regulatory authority applicable to SNAP benefit cases, defines income as "all income from whatever source unless such income is specifically excluded." See N.J.A.C. 10:87-5.3. "Earned income" is defined, in pertinent part, as "[a]ll wages and salaries received as compensation for services performed as an employee[.]" See N.J.A.C. 10:87-5.4(a)(1). In order to determine an applicant's eligibility for SNAP, the applicant's income and resources must be below a certain threshold. N.J.A.C. 10:87-6.16(d)(2), states that households that do not contain an elderly or permanently disabled household member must meet both the gross income test, as well as the net income test, meaning that the respective income amounts must be below the established standards. See also N.J.A.C. 10:87-12.3, -12.4.

Gross income is determined by adding together the household's monthly earned and unearned income, minus any earned income exclusions. See N.J.A.C. 10:87-6.16(b), (b)(1). That total gross income amount is then utilized to determine a household's SNAP eligibility in accordance with N.J.A.C. 10:87-6.16(d)(1) and (2). The maximum allowable gross income level for a household of one person for SNAP benefits eligibility, at the time of Petitioner's application, was \$2,413. See DFD Instruction ("DFDI") 25-09-02 at 14.

Here, the record reflects that Petitioner applied for SNAP benefits, on behalf of himself, on December 2, 2025. See Initial Decision at 2. Petitioner has two sources of earned income—he receives compensation from his employer and, in addition, he is self-employed. Ibid. Petitioner submitted paystubs from his employer from November, 2025 and December, 2025, which were evaluated by the Agency and used to determine that Petitioner's household monthly income. Ibid; see also Exhibit R-1. Such evaluation determined that Petitioner receives \$2,008 in gross monthly income from his employer.



Ibid. As to his self-employment, Petitioner submitted a "Profit and Loss Statement," which the Agency used to determine that he receives self-employment income of \$1,752 per month. Ibid.; see also Exhibit R-2 and N.J.A.C. 10:90-3.9, DFDI 13-12-1 (allowing the CSSA to utilize a self-employment deduction of 51%). Petitioner contends that the Agency should provide him credit "dollar for dollar" for all of his business expenses outlined on his "Profit and Loss Statement." See Initial Decision at 2-3; see also Exhibits R-3, R-4, R-5. On December 5, 2025, the Agency sent Petitioner a notice requesting documentation necessary to complete the review of his SNAP application for benefits, which were due to the Agency by December 15, 2025. See Initial Decision at 2-3; see also Exhibit R-6. On December 19, 2025, the Agency denied Petitioner's application for SNAP benefits. See Initial Decision at 3.

Based on the testimonial and evidentiary evidence provided, the ALJ found that Petitioner did not provide sufficient evidence to support all of the categories of expenses outlined in his "Profit and Loss Statement," specifically that Petitioner did not provide the Agency with documentation related to business claims of deductible meal costs, travel, telephone, professional fees, interest, advertising, office expenses, and postage. See Initial Decision at 3. In addition, Petitioner claimed he did not have business insurance, but claimed a business insurance expense. Ibid. Further, documentation did not support Petitioner's rental obligation amounts, particularly leaving it unclear if Petitioner works from his apartment. Ibid.

Based on the foregoing, the ALJ found that Petitioner failed to meet the gross income test, which ended the Agency's analysis regarding eligibility for SNAP benefits. See Initial Decision at 3-4; see also N.J.A.C. 10:87-6.16(d)(1), (2) and DFDI 25-09-02 at 14. Accordingly, the ALJ found that the Agency's December 19, 2025, denial of Petitioner's application for SNAP benefits was proper and must stand. Ibid. I agree.

Accordingly, the Initial Decision in this matter is hereby ADOPTED and the Agency's determination is AFFIRMED, as outlined above.

Officially approved final version. May 14, 2026

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Natasha Johnson  
Assistant Commissioner

