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USVI SNAP Maximum Is 29% Higher Than Mainland, But Shelter Deduction Is 21% Lower

USDA’s FY2027 tables put the four-person USVI maximum at $1,315 versus $1,023 in the 48 states and D.C., while the territory’s maximum excess-shelter deduction is $606 versus $769. USVI separately allows a 175% gross-income threshold for CATEL households.

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Virgin Islands households receiving the maximum SNAP benefit will qualify for substantially more food assistance than comparable households across the 48 states and Washington, D.C., under new federal figures taking effect Oct. 1. But another part of the same federal formula moves sharply in the opposite direction: the maximum deduction allowed for excess housing costs is considerably lower in the territory.

For fiscal year 2027, the U.S. Department of Agriculture has set the maximum Supplemental Nutrition Assistance Program allotment for a four-person Virgin Islands household at $1,315 per month, compared with $1,023 in the 48 contiguous states and D.C. That makes the USVI maximum $292 higher, or approximately 28.5 percent.

The difference is broadly consistent across household sizes. A single person in the Virgin Islands can receive a maximum of $394 compared with $306 in the 48-state schedule; two people can receive up to $723 compared with $562; and a three-person household can receive $1,039 compared with $808. For eight people, the respective maximums are $2,367 in the Virgin Islands and $1,841 in the 48 states and D.C.

The higher USVI food-benefit schedule, however, is paired with a substantially smaller maximum excess-shelter deduction.

Beginning Oct. 1, qualifying households in the 48 states and D.C. can deduct up to $769 in excess shelter costs when USDA calculates net income for SNAP purposes. The maximum in the Virgin Islands will be $606 — $163 less, or about 21 percent below the 48-state amount.

Shelter deductions matter because SNAP benefits are not determined solely by gross earnings. Allowable deductions reduce the income USDA counts when calculating eligibility and benefit amounts. Those deductions can include certain housing and utility expenses after other applicable deductions are taken into account.

The disparity also extends to the standard deduction for smaller households. Under the FY2027 schedule, Virgin Islands households of one to three people receive a $191 standard deduction, while their counterparts in the 48 states and D.C. receive $217. For households of four people, however, both schedules provide $229, and the figures remain identical at $268 for five people and $308 for households of six or more.

USDA's underlying standard income table initially presents another apparent similarity between the territory and the mainland. The federal agency groups the Virgin Islands, Guam, the 48 states and D.C. together for its basic income eligibility standards.

Under that FY2027 table, the standard gross monthly limit for a four-person household is $3,575, or 130 percent of the federal poverty level, while the net-income limit is $2,750, or 100 percent of poverty. Those figures are identical for the Virgin Islands and the 48 states and D.C. Alaska and Hawaii, by contrast, receive higher income thresholds.

In practice, however, Virgin Islands eligibility can extend beyond that standard federal gross-income threshold.

The territory participates in USDA's Broad-Based Categorical Eligibility program, known locally as CATEL, which allows households that qualify through a TANF-funded noncash benefit to be treated as categorically eligible for SNAP. USDA's current BBCE listing places the Virgin Islands gross-income ceiling at 175 percent of the federal poverty guidelines and lists no asset limit for those households.

The V.I. Department of Human Services announced that expansion in 2024, when it raised the CATEL gross-income threshold from 130 percent to 175 percent in an effort to allow more working families to qualify. DHS said at the time that the territory would continue requiring simplified-reporting households to report when income exceeds 130 percent of the federal poverty guidelines, even though the CATEL eligibility ceiling is higher.

The result is a SNAP structure that does not move uniformly in one direction for Virgin Islands residents. Maximum food benefits are substantially higher than the 48-state schedule, the territory has adopted a more generous gross-income eligibility pathway through CATEL, but some deductions that can lower countable income — particularly the excess-shelter deduction — are less generous.

The separate Virgin Islands maximum benefit schedule also does not mean USDA conducts a new local grocery-price survey each year to determine what food costs in the territory.

Federal SNAP regulations provide that the Thrifty Food Plans used for Guam and the Virgin Islands are adjusted based on changes in the cost of food in the 48 states and D.C., subject to a cap tied to the highest Thrifty Food Plan among the 50 states. USDA then publishes updated maximum allotments annually.

In a separate federal notice issued this year concerning Summer EBT benefits, USDA explicitly said monthly Thrifty Food Plan costs for Guam and the U.S. Virgin Islands "are not currently produced." For that program, USDA therefore uses another methodology rather than a current territory-specific monthly Thrifty Food Plan calculation.

For SNAP itself, the federal regulation means the territory retains a distinct benefit schedule, but annual changes to that schedule are tied to changes in food costs measured in the 48 states and D.C., rather than being recalculated each year from a new Virgin Islands food-price survey.

The FY2027 adjustments take effect Oct. 1 and run through Sept. 30, 2027. The Virgin Islands maximum for a four-person household will increase from the current $1,278 to $1,315, while the maximum excess-shelter deduction rises from $586 to $606.

The new figures arrive amid broader changes to SNAP in the territory. V.I. Consortium previously reported that new federal work requirements taking effect Sept. 1 could affect roughly 5,000 Virgin Islanders, while separate federal changes are significantly increasing the local government's share of administrative costs.

Those changes are distinct from USDA's annual cost-of-living adjustment. Together, however, they are reshaping both who can receive SNAP in the Virgin Islands and how federal assistance is calculated for households that remain eligible.