

**As Introduced**

**136th General Assembly**

**Regular Session**

**2025-2026**

**H. B. No. 174**

**Representatives Rader, Tims**

**Cosponsors: Representatives White, E., Brent, McNally, Sigrist, Denson,  
Synenberg, Lett, Upchurch, Abdullahi, Brennan, Mohamed, Brownlee, Thomas, C.**

---

To enact section 5101.548 of the Revised Code to	1
establish a program to refund SNAP recipients	2
who have been victims of electronic theft or	3
fraud, to name this act the No Hungry Families	4
Act, and to make an appropriation.	5

**BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:**

<b>Section 1.</b> That section 5101.548 of the Revised Code be	6
enacted to read as follows:	7

<b><u>Sec. 5101.548.</u></b> (A) As used in this section:	8
---	---

<u>(1) "Card cloning" means a form of theft that occurs when</u>	9
<u>an unauthorized person uses data captured by skimming or other</u>	10
<u>means to create fake electronic benefit transfer cards used to</u>	11
<u>steal supplemental nutrition assistance program benefits.</u>	12

<u>(2) "Card skimming" means a form of theft that occurs when</u>	13
<u>an unauthorized device is installed on a retailer's card reader</u>	14
<u>machines, known as point-of-sale terminals, to capture card data</u>	15
<u>or record supplemental nutrition assistance program households'</u>	16
<u>personal identification numbers.</u>	17

<u>(3) "Electronic benefit theft" means theft of supplemental</u>	18
---	----

nutrition assistance program benefits by card skimming, card 19  
cloning, and other similar fraudulent methods such as scamming 20  
through fraudulent phone calls or text messages that mimic 21  
official department of job and family services or county 22  
department of job and family services messaging and phishing 23  
emails. 24

(4) "Phishing" means an attempt to deceive people into 25  
revealing sensitive information such as passwords, banking, and 26  
credit card details. Some phishing emails also contain malicious 27  
or unwanted software used to track recipients' online 28  
activities, steal their personal data, or slow their computers. 29

(5) "Scamming" means a form of theft in which a person is 30  
falsely deceived into giving benefits, electronic benefit 31  
transfer card information, or both to an unauthorized person. 32

(B) (1) Not later than sixty days after the effective date 33  
of this section, the director of job and family services shall 34  
establish a program to replace supplemental nutrition assistance 35  
program benefits for households that have had benefits stolen on 36  
or after December 21, 2024, as a result of electronic benefit 37  
theft. Benefits stolen before December 21, 2024, are ineligible 38  
for replacement under the program. 39

(2) The director shall prescribe a form for households to 40  
apply for replacement benefits. The form shall include a place 41  
for a recipient's signature, attesting that the household did 42  
not have knowledge of any transaction for which the household is 43  
applying for replacement benefits and did not authorize any such 44  
transaction. 45

(C) Supplemental nutrition program assistance benefits 46  
eligible for replacement are limited to both of the following: 47

<u>(1) Regular supplemental nutrition assistance program</u>	48
<u>benefits, including initial prorations;</u>	49
<u>(2) Disaster supplemental nutrition assistance program</u>	50
<u>benefits.</u>	51
<u>(D) (1) The amount replaced under the program established</u>	52
<u>under this section shall not exceed the lesser of the following:</u>	53
<u>(a) The amount of benefits stolen from the household as a</u>	54
<u>result of electronic benefit theft;</u>	55
<u>(b) The amount that equals two months of the household's</u>	56
<u>monthly allotment, as of the month in which the benefits were</u>	57
<u>stolen as a result of electronic benefit theft.</u>	58
<u>(2) If an incident of electronic benefit theft occurs over</u>	59
<u>the course of several transactions or days, calculations for the</u>	60
<u>amount of replacement benefits for purposes of division (D) (1)</u>	61
<u>(b) of this section shall be based on the date of the first</u>	62
<u>occurrence of the electronic benefit theft.</u>	63
<u>(3) No household shall receive replacement benefits under</u>	64
<u>this section more than twice in a fiscal year.</u>	65
<u>(E) (1) To receive replacement benefits, a household shall</u>	66
<u>submit to the county department of job and family services a</u>	67
<u>completed application form prescribed by the department of job</u>	68
<u>and family services as follows:</u>	69
<u>(a) For supplemental nutrition assistance program benefits</u>	70
<u>stolen on or after the effective date of this section, within</u>	71
<u>ninety calendar days of the date the benefits were stolen or</u>	72
<u>within ninety days of receiving a letter from the county</u>	73
<u>department indicating the household may have been a victim of</u>	74
<u>electronic benefit theft, whichever is later;</u>	75

(b) For supplemental nutrition assistance program benefits 76  
stolen between December 21, 2024, and the effective date of this 77  
section, ninety calendar days from the effective date of this 78  
section. 79

(2) If a household submits an incomplete form or does not 80  
provide all required information as determined by the county 81  
department, the county department shall return the form to the 82  
household indicating what information is missing and shall allow 83  
the household fifteen calendar days to submit an updated form 84  
that includes the requested information. 85

(F) (1) Within thirty calendar days of receipt of a request 86  
of replacement benefits, the county department shall review the 87  
request and determine if the household is eligible for 88  
replacement benefits. If eligible, the department of job and 89  
family services shall replace the amount of stolen benefits 90  
permitted under division (D) (1) of this section. 91

(2) On receipt of a request for replacement of stolen 92  
benefits, the department shall send the household a new 93  
electronic benefit transfer card. 94

(G) In making its determination under division (F) of this 95  
section, a county department of job and family services shall 96  
conclude that benefits were stolen as a result of electronic 97  
benefit theft if there is evidence of two or more of the 98  
following: 99

(1) Transactions that occurred at a supplemental nutrition 100  
assistance program-authorized retailer known to the department 101  
of job and family services as previously processing fraudulent 102  
transactions; 103

(2) Even dollar transactions, high dollar transactions, or 104

multiple transactions over a short period of time; 105

(3) Online transactions in which food was delivered to a 106  
location other than the household's address; 107

(4) Depleting the electronic benefit transfer card balance 108  
entirely or leaving a small amount, such as less than five 109  
dollars; 110

(5) Transactions outside of the household's normal 111  
shopping habits over the previous twelve months; 112

(6) Other evidence that supports the signed statement of 113  
the recipient attesting that the household had no knowledge of 114  
any transaction for which the household is applying for 115  
replacement benefits and did not authorize any such transaction. 116

(H) The county department of job and family services may 117  
deny an application for replacement benefits for one or more of 118  
the following reasons: 119

(1) The household fails to submit the application within 120  
the time frame described in division (E)(1) of this section. 121

(2) The application was submitted timely but was 122  
incomplete, and the household did not return the completed 123  
application within the time frame described in division (E)(2) 124  
of this section. 125

(3) The electronic benefit theft occurred before December 126  
21, 2024. 127

(4) The household has already had stolen benefits replaced 128  
twice during the same fiscal year. 129

(5) Two or more validation claim criteria in division (G) 130  
of this section have not been established, as determined by the 131

county department. 132

(6) The household reported a lost or stolen electronic 133  
benefit transfer card associated with unauthorized transactions 134  
that were not caused by electronic benefit theft. 135

(7) The household gave the electronic benefit transfer 136  
card and personal identification number to another person, and 137  
that person subsequently stole or misused the household's 138  
benefits. 139

(I) A household may request an administrative hearing to 140  
contest the denial of replacement benefits or the amount of 141  
replacement benefits approved. The household shall request the 142  
hearing within ninety calendar days of receiving the decision of 143  
the county department of job and family services regarding its 144  
application for replacement benefits. The department of job and 145  
family services shall not issue replacement benefits to the 146  
household while the appeal of the denial or amount is pending. 147

(J) The director of job and family services shall adopt 148  
rules to implement this section in accordance with Chapter 119. 149  
of the Revised Code. 150

**Section 2.** All items in this act are hereby appropriated 151  
as designated out of any moneys in the state treasury to the 152  
credit of the designated fund. For all operating appropriations 153  
made in this act, those in the first column are for fiscal year 154  
2026 and those in the second column are for fiscal year 2027. 155  
The operating appropriations made in this act are in addition to 156  
any other operating appropriations made for these fiscal years. 157

**Section 3.** 158

159

A	JFS DEPARTMENT OF JOB AND FAMILY SERVICES		
B	General Revenue Fund		
C	GRF 600568 SNAP Replacement Benefits	\$17,000,000	\$0
D	TOTAL GRF General Revenue Fund	\$17,000,000	\$0
E	TOTAL ALL BUDGET FUND GROUPS	\$17,000,000	\$0
	SNAP REPLACEMENT BENEFITS		160
	The foregoing appropriation item 600568, SNAP Replacement		161
	Benefits, shall be used to replace stolen Supplemental Nutrition		162
	Assistance Program benefits in accordance with section 5101.548		163
	of the Revised Code.		164
	On July 1, 2026, or as soon as possible thereafter, the		165
	Director of Job and Family Services may certify to the Director		166
	of Budget and Management an amount up to the unexpended,		167
	unencumbered balance of the foregoing appropriation item 600568,		168
	SNAP Replacement Benefits, at the end of fiscal year 2026 to be		169
	reappropriated to fiscal year 2027. The amount certified is		170
	hereby reappropriated to the same appropriation item for fiscal		171
	year 2027.		172
	<b>Section 4.</b> Within the limits set forth in this act, the		173
	Director of Budget and Management shall establish accounts		174
	indicating the source and amount of funds for each appropriation		175
	made in this act, and shall determine the manner in which		176
	appropriation accounts shall be maintained. Expenditures from		177
	operating appropriations contained in this act shall be		178
	accounted for as though made in, and are subject to all		179
	applicable provisions of, the main operating appropriations act		180

of the 136th General Assembly. 181

**Section 5.** This act shall be known as the No Hungry 182  
Families Act. 183