

IN-KIND SUPPORT AND MAINTENANCE (ISM)

ADULT FINANCIAL (AF) DESK AID FOR OAP AND AND-CS ONLY

Clients who do not pay their fair share of housing costs can be charged an ISM as unearned income. This desk aid follows program rule located at 3.520.79. Follow the steps below to determine whether an ISM applies to their living arrangement, and if so, how much.

STEP 1

Criteria A: No ISM

- Living and owning own home?
- Homeless?
- Living in subsidized housing?
- Declared shelter cost equals ISM amount or more?

Criteria B: Full ISM

- Pays NO rent?
- Has a life estate on home and shelter costs supplied in full?
- Receives an educational grant/loan that provides shelter in full?



Continue to **Step 2** if the client does not meet criteria A or B.

STEP 2

The formula below is used to determine the applicant/client’s fair share of shelter costs.

Fair Market Value of rent/mortgage	+
Utility costs for the residence (Don’t include telephone, internet, or television provider service costs.)	=
Total Fair Market Value of shelter	÷
Number of people in the home including children	=
Total Client Fair share	

Continue to **Step 3** on next page.

IN-KIND SUPPORT AND MAINTENANCE (ISM)

ADULT FINACIAL (AF) DESK AID FOR OAP AND AND-CS ONLY

STEP 3

Fair share from Step 2 or the current Maximum ISM, whichever is less	-
Amount of rent and utilities applicant/client pays to live in residence	=
Total ISM	

Note: Shelter costs for the residence need to be verified if the AF client pays less than the maximum ISM.

Exception: SSI recipients being charged an ISM by SSA will be charged a matching ISM for AF programs. These clients will have codes “H” or “J” in the Title XVI Unearned income section of SVES.



ACCESSIBILITY:

This document is designed to comply with the Web Content Accessibility Guidelines (WCAG) 2.1 AA standard. If you experience any difficulty accessing the content or have questions regarding the process, please contact SOC_StaffDevelopment@state.co.us for assistance.