

SNAP SHELTER & UTILITY EXPENSES DESK AID

SNAP allows for a deduction of excess Shelter and Utility Expenses incurred by the household. The household does not need to be paying these expenses, only responsible to be paying them.

SHELTER EXPENSES

ALLOWABLE

- Rent
- Mortgage
- Lot Rent
- 2nd Mortgage
- Home Equity Loan
- Homeowners Insurance
- Home Owners Association (HOA)
- Property Taxes
- Car Payment*
- Car Insurance*
- Camping Fees
- Hotel Charges

NOT ALLOWABLE

- Pet Fees
- Garage/Parking Fees
- Appliance Fees
- Renter's Insurance
- Late Fees
- Security Deposits

Homeless households who live in their vehicle may use car payments and/or full coverage insurance as a shelter deduction. Gasoline for their vehicle is NOT allowable.

HOMELESS SHELTER DISREGARD

Homeless households who are responsible for any shelter or utility expense (including phone) will receive the higher amount of either the expense, the SUA, or the Homeless Shelter Disregard*.

- *Complete data entry of shelter/utility is required*
- *Homeless Shelter Disregard related list is required*

**The fixed disregard is set by FNS and updated annually.*



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STANDARD UTILITY ALLOWANCES (SUA)

SNAP households may receive **ONE** of the following SUA categories when calculating excess shelter deductions. These are fixed amounts set by FNS and are adjusted annually, effective October. All declared expenses will be entered and CBMS will determine the SUA.

****Households will receive the highest SUA based on declared utilities they are responsible to pay.****

****If the LEAP Benefits Interface is marked as “Yes”, that automatically qualifies the household for HCUA.****

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HCUA

Heating/Cooling Utility Allowance

SNAP Household is responsible for a heating and/or cooling expense, or received LEAP

- Gas/Electric Heat
- Propane/Wood Pellets
- Air Conditioning
- Swamp/Evaporative Cooler

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BUA

Basic Utility Allowance

SNAP Household is responsible for two or more non-heating or cooling expenses

- Electricity (not heat/cool)
- Water
- Sewer
- Trash
- Phone

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PHONE

Telephone Allowance

SNAP Household is responsible for a phone expense only

Must be associated with a phone

- Cell Phone
- Land Line
- VOIP
- Go Phone/Track Phone

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OUA

One Utility Allowance

SNAP Household is responsible for only one utility

Cannot be:

- Heating or Cooling
- Phone



COLORADO

Healthcare & Economic Security
Staff Development Division