

The Ins and Outs of In-Kind Support and Maintenance (ISM)

(Old Age Pension and Aid to the Needy Disabled-Colorado Supplement only
9 CCR 2503-5 3.520.79 A through H)



❖ Shelter costs less than \$270 and not paying fair share	❖ Owns and lives in their primary residence
❖ Being charged an ISM by SSA	❖ Receives subsidized housing
❖ Has a Life Estate and shelter costs are provided in full	❖ Homeless
❖ Educational Loan/Grant and all shelter costs are provided in full	❖ Paying fair share of market value or greater (even if less than \$270)
❖ Paying no shelter costs and all shelter costs are provided in full	❖ Paying shelter in amount equal or greater than \$270

How to calculate an ISM:

If the client pays no shelter costs and shelter is provided, \$270 ISM is applied.

If the client pays less than their fair share, the amount they are paying is subtracted from the fair share amount or \$270, whichever is less.

If the client's shelter costs are less than current market value, the amount the client is paying is subtracted from \$270.

The 2018 maximum ISM amount is \$270.

If the client receives SSI and is being charged an ISM by SSA the client will be charged a matching ISM.

Fair Market Value = the average market value of shelter costs.
Fair Share = the rent/utility costs of the household equally divided by the number of people who live in the home.



COLORADO
Office of Economic Security
Division of Employment & Benefits

If you have any questions, contact CDHS_emplbendiv@state.co.us