

In-Kind Support and Maintenance (ISM) 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		
A	Living and owning own home? Homeless? Living in subsidized housing? Declared shelter cost equals ISM amount or more?	No ISM
B	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?	Full ISM
Does not meet criteria of sections A or B?		Continue to Step 2

STEP 2	
The formula below is used to determine the applicant/client's fair share of shelter costs.	
Fair Market Value of rent	[]
	+
Utility costs for the residence (Telephone, internet and television provider services are not allowable shelter costs)	[]
	=
Total Fair market value of shelter	[]
	÷
Number of people in the home including children	[]
	=
Total Client Fair share	[]
Paying fair share or more? STOP. No ISM. Paying less than fair share? Continue to Step 3	



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STEP 3

Fair share from Step 2 or Maximum ISM, Whichever is less	[]
	-
Amount of rent and utilities applicant/client pays to live in residence	[]
	=
Total 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.

