

Shelter & Utility Expenses

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.)*

Allowable

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

Not Allowable

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



Shelter

(where you live)

Homeless households who live in their vehicle may use car payments or full coverage insurance as a shelter deduction



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. All declared expenses will be entered and CBMS will determine the SUA.

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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



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

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, SUA or the Homeless Shelter Disregard*

- *Data entry of shelter/utility expense is required*
- *Homeless Shelter Disregard related list is required*

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