

## From the Hotline

If you have any questions on this column or other policy and procedural material, please have your Hotline designee call the **Policy Hotline at 617-348-8478**.

- Q.** My client is receiving SNAP benefits. At her recertification, she mentioned that she has not made a mortgage payment in over a year. In recertifying this case on BEACON, can I still deduct her mortgage payment as a shelter expense?
- A.** Yes. As long as your client is still responsible for making the mortgage payments, then they can be deducted as a shelter expense. Refer to 106 CMR 364.400(G) and 106 CMR 364.500(K) for more information on shelter expense deductions.
- Q.** My client is receiving TAFDC payments. She has not paid her mortgage in over a year. Can I deduct income-in-kind from her grant amount?
- A.** No. As long as your TAFDC client is responsible for making mortgage payments, no income-in-kind deduction should be made. This client is eligible for the Rent Allowance of \$40. Refer to 106 CMR 705.910 for more details.
- Q.** While my SNAP client was unemployed, he was not paying his rent. Recently, however, he has secured part-time employment and has started paying his regular monthly rent amount as well as an additional \$20 each month towards his rent arrearage. Can I combine this client's regular monthly obligation with his arrearage payments to determine his shelter expense amount?
- A.** No. These arrearage expenses were already deducted in a previous certification period and cannot be deducted twice.
- Q.** My SNAP client's home is going through foreclosure proceedings and he has secured an attorney for the transaction. Can I deduct the attorney's fees as part of my client's shelter expense, since the attorney wants to maintain home ownership for our client?
- A.** No. Your client's foreclosure proceedings are not part of any "continuing charges" on the home and cannot therefore be included as part of his shelter expense amount. Refer to 106 CMR 364.400(G) for more information on shelter expense deductions.
- Q.** My EAEDC applicant is about to enter a rest home. He is married and co-owns his current residence with his wife. Once my client moves, is his home a countable asset that must be sold, per 106 CMR 321.140(O): "Real estate that is not the principal residence?"
- A.** No. Your client's spouse continues to live at this location and the residence is considered an inaccessible asset, per 106 CMR 321.125. For more information on rest home clients, Living Arrangement E in EAEDC, refer to 106 CMR 321.410.