



TEMPORARY ADMINISTRATIVE ORDER
INCLUDING STATEMENT OF NEED & JUSTIFICATION
SSP 22-2025
CHAPTER 461
DEPARTMENT OF HUMAN SERVICES
SELF-SUFFICIENCY PROGRAMS

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ARCHIVES DIVISION
SECRETARY OF STATE
& LEGISLATIVE COUNSEL

FILING CAPTION: Annual Adjustments to Shelter Costs in the Supplemental Nutrition Assistance Program

EFFECTIVE DATE: 10/01/2025 THROUGH 03/28/2026

AGENCY APPROVED DATE: 10/01/2025

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NEED FOR THE RULE(S):

OAR 461-160-0420 needs to be amended to keep Supplemental Nutrition Assistance Program (SNAP) eligibility deductions aligned with annual adjustments and costs as required by the United States Department of Agriculture Food and Nutrition Service.

JUSTIFICATION OF TEMPORARY FILING:

The Department finds that failure to act promptly by amending OAR 461-160-0420 will result in serious prejudice to the public interest, the Department, and Supplemental Nutrition Assistance Program (SNAP) applicants and recipients. If the Department does not proceed with temporary changes, the rule will not support or reflect the correct shelter costs used to determine SNAP benefits, causing confusion to the public, eligibility workers, and administrative law judges. Proceeding with temporary changes ensures the rule is aligned with annual adjustments set forth by the United States Department of Agriculture Food and Nutrition Service.

DOCUMENTS RELIED UPON, AND WHERE THEY ARE AVAILABLE:

United States Department of Agriculture cost of living adjustment information is available here:
<https://www.fns.usda.gov/snap/allotment/cola>
Oregon utility calculation submission and federal response is available from the Oregon SNAP team.

AMEND: 461-160-0420

RULE TITLE: Shelter Cost; SNAP

RULE SUMMARY: OAR 461-160-0420 is being amended to align the amount of shelter costs used to determine the shelter deduction for the Supplemental Nutrition Assistance Program (SNAP) with the annual adjustments set forth by the United States Department of Agriculture Food and Nutrition Service.

RULE TEXT:

(1) This rule explains how to calculate the shelter cost. The shelter cost is used to determine the shelter deduction (see OAR 461-160-0430). The shelter cost is the sum of the filing group's cost of housing plus an allowance for utilities, if the

individual incurs a utility cost. The shelter deduction is calculated considering the shelter cost and may be subject to a limitation described in OAR 461-160-0430.

(2) Cost of housing.

(a) The following comprise the cost of housing if they are incurred with respect to the filing group's current residence or the home described in section (5) of this rule:

(A) Regular, periodic charges for the shelter of the filing group (see OAR 461-110-0370), such as rent, mortgage payments, and condominium or association fees. Late fees charged because a mortgage or rent payment was made late are not deductible.

(B) Property taxes, state and local assessments, and property insurance on the structure.

(C) Costs for repairing a home substantially damaged or destroyed by a natural disaster (such as a fire or flood), if such costs are not reimbursed.

(D) If a filing group is experiencing homelessness and their living circumstances meet the definition of homeless under OAR 461-001-0015, the following are allowable costs:

(i) Working in exchange for housing costs; or

(ii) If living in a vehicle, vehicle payments and collision and comprehensive insurance premiums.

(E) For filing group members required to pay room and board in a nonstandard living arrangement (see OAR 461-001-0000), the shelter cost is the cost of room and board, minus the payment standard for the benefit group; or the actual room cost if the individual can prove that the room cost exceeds the room and board minus the payment standard.

(b) If housing costs are billed on a weekly or biweekly basis, the monthly cost is the weekly cost multiplied by 4.3 or the biweekly cost multiplied by 2.15.

(c) The filing group has the following choices about housing costs:

(A) The group may choose to apply the cost in the month it is billed or becomes due.

(B) The group may choose to have periodic costs averaged.

(C) For expenses that are billed less often than monthly, the group may choose to have them averaged over the period they are intended to cover.

(3) Shared housing. If the filing group shares housing costs with an individual in the dwelling who is not in the filing group, only the housing costs incurred by the filing group are included in the calculation. If the portion paid by an individual outside the filing group cannot be ascertained, the cost is apportioned among the individuals contributing to the cost. The pro rata share of those not in the filing group is deducted from the total, and the balance is considered a housing cost of the filing group.

(4) Cost for utilities.

(a) A filing group has a cost for utilities if it incurs a cost for heating or cooling; cooking fuel; electricity; water and sewerage; well installation and maintenance; septic tank system installation and maintenance; garbage and trash collection; service for a telephone, such as basic service fee, wire maintenance, subscriber line charges, relay center surcharges, 911 service, and taxes; or initial installation fees charged by a utility provider.

(b) If the group incurs no cost for utilities in either its current home or in the home described in section (5) of this rule, then the shelter cost is calculated without an allowance for utilities.

(c) If a filing group experiencing homelessness uses a vehicle for shelter, the cost of fuel for the vehicle is considered a utility cost.

(d) If a filing group incurs a cost for utilities, then the utility allowance is one of the following:

(A) Allowance with heating or cooling. A full standard utility allowance of \$515 per month is used if the household group (see OAR 461-110-0210) is billed for heating or cooling costs for its dwelling. Charges for any fuel and for electricity are considered heating costs if they are used for heating. A filing group who receives an energy assistance payment for the dwelling provided through the Low Income Energy Assistance Act of 1981 is eligible for the utility allowance established by this paragraph (A). This energy assistance payment must be greater than \$20 annually.

(B) Allowance without heating or cooling.

(i) A limited standard utility allowance of \$404 per month is used if the filing group is not billed for heating or cooling

costs but is billed for at least two other costs enumerated in subsection (4)(a) of this rule.

(ii) An individual standard utility allowance of \$65 per month is used if the filing group is not billed for heating or cooling costs but is billed for only one of the costs enumerated in subsection (4)(a) of this rule other than the service cost for a telephone, including the related taxes or fees.

(iii) A telephone standard utility allowance of \$81 per month is used if the filing group is billed only for telephone service, such as basic service fee, wire maintenance, subscriber line charges, relay center surcharges, 911 service, and taxes.

(5) Housing costs for a home not occupied by the filing group. Housing and utility costs with respect to a home not currently occupied may be considered in calculating the shelter cost if--

(a) The home is temporarily unoccupied because of employment or training away from home, illness, or abandonment caused by casualty or natural disaster;

(b) The filing group intends to return to the home;

(c) No other, current occupant is claiming a deduction for shelter costs in the Supplemental Nutrition Assistance Program (SNAP); and

(d) The home is not leased during the household's absence.

STATUTORY/OTHER AUTHORITY: ORS 409.050, 411.060, 411.070, 411.816

STATUTES/OTHER IMPLEMENTED: ORS 409.010, 409.050, 411.060, 411.070, 411.816, 411.825, 411.837, 7 CFR 273.5