



In-Kind Support and Maintenance – A Trap for the Unwary

Originally published in March 2020, the original version of this Voice® article was written by SNA member [Leonard Anderson](#). The article was updated in 2026 with appreciation and gratitude for the original author's work, with revisions by Latisha Bernard Schuenemann.

Supplemental Security Income (SSI) is a means-tested federal program that provides cash assistance to individuals who have limited income and resources and who are aged, blind, or disabled, to help meet basic needs for shelter. Under the Social Security Administration's (SSA) regulations, assistance an SSI recipient ("recipient") receives in the form of shelter is known as in-kind support and maintenance (ISM). ISM is counted as income to a recipient when calculating the amount an SSI recipient will receive in their monthly payment. Anyone receiving SSI must report ISM they receive to the SSA. Failing to report ISM can result in an overpayment of SSI benefits to a recipient, which may have to be repaid to the government.

As of 2026, the maximum federal Supplemental Security Income (SSI) payment for an individual is \$994 per month. In October 2024, the Social Security Administration implemented a final rule excluding food from the calculation of in-kind support and maintenance (ISM). This means that if a family member or friend provides food assistance to an SSI recipient, it does not affect the recipient's SSI benefits. However, if someone else pays for the recipient's shelter expenses, such as rent or utilities, the SSA may still apply a reduction to the SSI benefits. Therefore, it's important to understand the current rules associated with the amount of ISM provided to a recipient.

Before exploring the impact of ISM on the amount an SSI recipient receives, it is important to understand that some exceptions apply to the rule that shelter assistance may reduce SSI. Shelter received under the following scenarios is not considered ISM:

- Shelter received during a temporary absence;
- Shelter excluded as infrequent or irregular income (subject to SSA limits);
- Shelter that has no current market value;
- Shelter received under certain government medical or social service programs;
- Benefits specifically excluded under federal law;
- Shelter assistance based on need provided by a state or local government;
- Shelter received during a medical confinement in an institution (subject to SSI institutional payment rules).

However, unless specifically exempted, assistance with shelter may impact the amount of a person's monthly SSI benefits. Under the SSA regulations, shelter includes mortgage payments, rent, property taxes, heating fuel, gas, electricity, water, sewer, and garbage collection services.

The Value of the One-Third Reduction (VTR) rule and the Presumed Maximum Value (PMV) rule are both used by the Social Security Administration (SSA) to calculate how in-kind support and maintenance (ISM) affects Supplemental Security Income (SSI) benefits. The choice of rule depends on the recipient's living arrangements and the type of support they receive.

The amount by which a recipient's SSI will be reduced by ISM may be determined under the Value of the One-Third Reduction (VTR) rule, which is calculated by taking the maximum amount of SSI a person can receive monthly (the "Federal Benefit Rate" or FBR) and reducing it by one-third. As of 2026, the Federal Benefit Rate (FBR) for Supplemental Security Income (SSI) is \$994 per month for an individual, so applying the one-third reduction would result in a monthly SSI benefit of approximately \$662.67.

The VTR rule applies when a recipient lives throughout a month in another person's household and receives both food and shelter from others living in the household. Because food is no longer counted as ISM beginning October 2024, the VTR now applies only when the recipient lives in another person's household for a full month and receives shelter from others in that household. The VTR is an all-or-nothing rule, with the full one-third reduction being deducted from the recipient's monthly SSI benefit, but no more, even if the value the recipient receives is greater than one-third of the SSI benefit.

Situations in which the VTR rule does not apply include the following:

- The recipient lives in their own household;
- The recipient does not live for the entire month in another person's household;
- The recipient pays their pro rata share of household operating expenses (in which case no ISM is received and no reduction in SSI benefits occurs). For example, if a recipient lives in a household with three other people and total household operating expenses are \$1,500 per month, the recipient would need to pay at least \$375 per month to avoid ISM.

Whenever the criteria to apply the VTR rule are not met, the PMV rule may apply if the recipient receives shelter assistance. The PMV rule applies when a recipient receives in-kind shelter support but does not meet the requirements for VTR. The PMV is designed to be the maximum amount of ISM that can be charged against a recipient's monthly SSI benefit.

Under the Presumed Maximum Value (PMV) rule, the maximum reduction is one-third of the FBR plus \$20. For 2026, this equals approximately **\$351.33** (one-third of \$994 is \$331.33, plus \$20). The recipient's SSI payment would be reduced by the lesser of (1) the

PMV amount or (2) the actual value of the shelter support received, minus any amount the recipient pays toward that support.

A deduction calculated under the PMV rule is rebuttable. To challenge the PMV amount, a recipient must demonstrate that the actual value of the shelter received, minus any payment made by the recipient, is less than the PMV.

A person's living arrangements and support can change rapidly or over time. It is important for an SSI recipient and his or her family to remember that any change needs to be reported promptly to the SSA. Failure to do so could result in an overpayment of SSI benefits and a demand for repayment.

Because the ISM rules for SSI are complex, SSI recipients and their families are well advised to seek professional legal advice about how the VTR or PMV rules apply to their particular situation, how to accurately report ISM to the SSA, and possible ways to avoid or reduce ISM-related reductions.

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