



Ohio Administrative Code

Rule 5101:4-6-03 Food assistance: boarders and income from boarders.

Effective: May 1, 2026

(A) Who is considered a boarder?

Boarders include:

- (1) Individuals or groups of individuals who live with someone who is providing their meals and lodging in exchange for a "reasonable amount" of money; and
- (2) Adults or children placed in foster care by a government agency;
- (3) Children for whom guardianship payments are received as defined in rule 5101:4-1-03 of the Administrative Code; and
- (4) Children for whom kinship support payments are received as defined in rule 5180:2-42-18 of the Administrative Code.

(B) How is a "reasonable amount" determined for meals and lodging?

To determine when an individual is paying a reasonable amount for meals and lodging, only the amount paid for meals shall be used. A reasonable monthly payment shall be either of the following:

- (1) For individuals who are provided more than two meals a day, reasonable compensation shall be an amount that equals or exceeds the maximum monthly supplemental nutrition assistance program (SNAP) allotment for the appropriate size of the boarder household; or
- (2) For individuals who are provided two meals or less per day, reasonable compensation shall be an amount that equals or exceeds two-thirds of the maximum monthly SNAP allotment for the appropriate size of the boarder household.

(C) Are boarders eligible to receive SNAP?

- (1) Boarders are not eligible to participate in SNAP by themselves.
- (2) Boarders may participate as a member of the assistance group (AG) providing their meals and lodging, only at the AG's request.

(D) How is a boarder's income and resources counted for the AG?

- (1) The income and resources of a boarder who is not included as a member of the AG are not counted toward the AG.



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- (2) When the boarder is an AG member, his or her income and resources are available to the AG and are counted in the eligibility determination as described in division 5101:4 of the Administrative Code.

(E) How is the payment from boarders counted for the AG?

- (1) Payments from a boarder, except individuals in foster care, shall be treated as self-employment income.
- (2) The income from boarders shall include all direct payments to the AG for meals and lodging, including contributions to the AG's shelter expenses. Shelter expenses paid directly by boarders to someone outside of the AG shall not be counted as income to the AG.
- (3) The income of the AG owning and operating a commercial boarding house shall be handled as self-employment income and the criteria in rule 5101:4-6-11 of the Administrative Code shall apply.
- (4) Foster care payments for children or adults, guardianship payments for children, and kinship support payments for children, who are members of the AG are to be considered unearned income when received by the AG.

(F) How is the cost of doing business determined?

In determining the income received from boarders, the county agency shall exclude the portion of the boarder payment that is a cost of doing business. The amount allowed as a cost of doing business shall not exceed the payment the AG receives from the boarder for lodging and meals. The county agency may elect one of the following methods to determine the cost of doing business:

- (1) The maximum monthly SNAP benefit for an AG that is equal to the number of boarders; or
- (2) The actual documented cost of providing lodging and meals, when the actual cost exceeds the appropriate maximum monthly benefit amount or the self-employment standard deduction as described in rule 5101:4-6-11 of the Administrative Code. When actual costs are used, only separate and identifiable costs for lodging and meals shall be excluded.

(G) What deductible expenses are used to determine the monthly allotment?



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The net income from self-employment shall be added to other earned income and the twenty per cent earned income deduction is applied to the total. Shelter costs the AG actually incurs, even when the boarder contributes to the AG's shelter expenses, are computed to determine when the AG will receive a shelter deduction. The shelter costs shall not include any shelter expenses directly paid by the boarder to a third party, such as the landlord.