

Chapter 5

Government Programs and Financial Assistance

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SYNOPSIS

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5-1. Old Age Pension

The Colorado Old Age Pension (OAP) program provides a minimum level of income to needy Colorado residents aged 60 or older. To qualify, an applicant's countable income must be less than the OAP standard of need, which is \$1,032 for a single individual. An applicant's resources must be below \$2,000 for a single person, \$3,000 for a couple.

The benefit calculation and resource rules are similar to those used in the SSI program.

Applications may be filed at the County Department of Human Services (see section 4-5, "Resources"). Documents to bring include:

- ◆ Proof of age (birth certificate);
- ◆ Proof of citizenship or resident alien status (birth certificate or naturalization certificate);
- ◆ Proof of Colorado residency (photo ID, mail);
- ◆ Proof of income and assets;
- ◆ Social Security or Supplemental Security Income (SSI) award letters or copies of checks;
- ◆ Bank statements; and
- ◆ Copies of life insurance policies.

5-2. Supplemental Nutrition Assistance Program (SNAP)

Seniors with limited income and resources may be eligible for the supplemental nutrition assistance program (SNAP). In general, people aged 60 or older, living alone, must have gross income of less than \$2,610 per month, and non-exempt resources of less than \$4,500 (in 2026) to qualify. The

limits are higher for couples and larger households. SSI and OAP recipients are automatically eligible for at least a minimal SNAP award.

The value of the SNAP award depends on the household income. Also, beginning in March 2020, SNAP recipients received additional emergency allotments authorized by Congress as a temporary strategy to help low-income individuals and families deal with the financial hardships of the COVID-19 pandemic. This emergency allotment ended after the February 2023 SNAP issuance, when all SNAP households' benefits returned to normal SNAP benefit amounts.

Household Income Limits			
<i>Size</i>	<i>Gross Income per Month</i>	<i>Size</i>	<i>Gross Income per Month</i>
1	\$2,610	6	\$7,192
2	\$3,526	7	\$8,110
3	\$4,442	8	\$9,026
4	\$5,360	8+	Add for each: \$918
5	\$6,276		

U.S. Department of Agriculture Supplemental Nutrition Assistance Program (SNAP) Special Rules for the Elderly or Disabled Income Eligibility Standards, www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules. Note that income requirements vary by county in Colorado. For Colorado Income Eligibility requirements, please refer to: <https://cdhs.colorado.gov/snap>. Applications may be filed at your local county Department of Human Services office or through Colorado PEAK online, <https://peak.my.site.com/peak/>. See section 4-5, "Resources."

Colorado also recognizes categorical eligibility for food stamps where any member of the household also is eligible for Temporary Assistance for Needy Families (TANF), County Diversion Assistance, or State Diversion Assistance, and where all members of the household are eligible for SSI.

5-3. Energy Assistance Programs

The Colorado Energy Office (CEO), at <https://energyoffice.colorado.gov/>, offers free energy-efficiency upgrades and safety inspections for income-eligible households. The Energy Saving Partners (ESP) programs aim to lower energy bills, eliminate unsafe conditions, and improve the comfort of their recipients.

As energy costs continue to rise, investing in residential energy-efficiency improvements becomes more attractive and more economically sensible. Unfortunately, limited discretionary income may prevent many households from responding to price signals and incentives. At the same time, the burden of energy costs upon household income is the greatest for these consumers.

An average household in the United States consumes about 900 therms of gas and about 10,500 kilowatt hours (kWh) of electricity per year. Various factors affect the amount of energy that a household consumes, including the thermal efficiency of the home, the operating efficiency of the heating system, the number of occupants, the age of appliances, and consumption behaviors of the

occupants. Recognizing the variability in needs, the CEO has designed a variety of energy-efficiency services that are provided free of charge to eligible recipients.

There are many benefits to the home-efficiency services provided by the CEO. Its programs are designed to assist income-qualified households, so reducing the recipient's energy costs is a top priority. In addition to reducing utility costs, its services offer a wide range of non-energy-related benefits. Because the CEO's services often include health and safety inspections, recipients can avoid hazardous conditions that could lead to fires or unsafe buildup of carbon monoxide. Recipients of these services will also benefit from a more comfortable living space as a result of increased climate control.

If you have received assistance from any of the following programs in the past 12 months, you are automatically eligible for the CEO's services: the Low-Income Energy Assistance Program (LEAP; described below), Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Supplemental Nutrition Assistance Program (SNAP), OAP, or Aid to the Needy Disabled (AND). You also may qualify if you are on Medicaid. Apply for the CEO's services by calling (303) 866-2100 or the HEAT HELP line at 1-866-432-8435 or contacting your local county Department of Human Services. (See section 4-5, "Resources.")

An important energy assistance program is LEAP, which helps participants pay for winter home heating costs. To be eligible, your family household income needs to fall within 60 percent of the state median income level (see chart below), you must pay home heating costs to an energy provider or as part of your rent, and you must be a permanent and legal resident of the United States and Colorado. Applications will be accepted from November 1 through April 30.

LEAP Eligibility	
<i>People in Household</i>	<i>Gross Monthly Income Limits</i>
1	\$3,607
2	\$4,717
3	\$5,827
4	\$6,938
5	\$8,048
6	\$9,158
7	\$9,366
8	\$9,574
8+	Add for each: \$208

You can apply for LEAP at your local county Department of Human Services by downloading a LEAP application, applying online on the Colorado PEAK website at <https://peak.my.site.com/peak/>, or by calling 1-866-HEAT-HELP (1-866-432-8435). The application is available in English and Spanish.

The CEO can also provide assistance with repairs or replacement of the home's primary heating system, such as a furnace or wood-burning stove, and weatherization to improve energy efficiency in a home. Colorado also offers a rebate for property taxes, rent and heat expenses to low-income seniors

through the Property Tax/Rent/Heat Credit (PTC) rebate, which is administered by the Colorado Department of Revenue.

5-4. Resources

Colorado PEAK

Determine your eligibility for benefits and apply or manage benefits online:

<https://peak.my.site.com/peak/>

Colorado's Old Age Pension program

<https://cdhs.colorado.gov/adult-financial-programs>

Supplemental Nutrition Assistance Program (SNAP)

Contact Hunger Free Colorado, 1-855-855-4626

Apply online through Colorado PEAK or submit a paper application to your county human services office (see section 4-5, "Resources," for contact information).

Low-Income Energy Assistance Program (LEAP), Crisis Intervention Program, and Weatherization Program

Call 1-866-HEAT HELP (1-866-432-8435) for more information.