BEFORE THE ALASKA OFFICE OF ADMINISTRATIVE HEARINGS ON REFERRAL BY THE COMMISSIONER OF HEALTH

In the Matter of	)	
	)	
E. H.	)	OAH No. 25-2442-SNA
	)	

DECISION

I. Introduction

The Division of Public Assistance ("DPA") denied Supplemental Nutrition Assistance Program ("SNAP") benefits for E. H. and her family because the household's assets exceeded the SNAP program's resource limit, in particular because of a camper they own. Ms. H. appealed the decision, disputing the value of the camper. Based on the evidence it is more likely than not that the camper's value makes it a countable asset and one that puts the H.s over the resource limit for SNAP eligibility. Accordingly, DPA was correct to deny benefits and its decision is affirmed.

II. Facts

E. H. applied for SNAP benefit recertification on July 5, 2024 for a household that includes her husband and five minor children.[1] The application asks for information about assets. For vehicles, Ms. H. listed two SUVs for personal use, a truck for work use, and a 1996 Dutchman camper.[2] Ms. H. self-identified the value of the camper at $2000 and stated that they did not owe anything on this asset.[3] She also listed a $200 balance in a checking account, $1500 cash on hand, and real property assets.[4] Ms. H. and her husband signed the application certifying, under penalty of perjury, that the information they had provided was true and correct to the best of their knowledge.[5]

DPA denied benefits because of issues related to their real property assets.[6] On that denial, the balance in the H.s' bank account was corrected to $187.74, down from the $200 the H.s listed on their application.[7] Following this denial, the application went through multiple

1 Ex. 2-2.5.
2 Ex. 2.1.
3 *Id.*
4 Ex. 2.2.
5 Ex. 2.4.
6 Ex. 3.
7 *Id.*

procedural steps, including DPA revisiting the application and requesting additional information, a hearing request, a motion to dismiss after the H.s provided that additional information, and a dismissal by OAH. After considering new information, DPA denied the application again on April 16, 2025 because the H.s' cash assets and camper put them over the resource limit.[8] Ms. H. requested a hearing on that April 16, 2025 denial, which is the subject of this decision.[9] In her hearing request, Ms. H. wrote, "[t]he camper trailer d[e]scribed on this denial is worth maybe $200.00. It was stolen in 2018, destroyed and returned to us."[10]

Ms. H. does not dispute the cash values DPA relied on to determine her household exceeds the resource limit for SNAP.[11] She disputes only the value of the camper.[12] Ms. H. does not know why she and her husband listed its value as $2000 on the July 2024 application. She bases her estimate that the camper is worth $200 on what she would expect to sell the camper for in its current state, but she has not attempted to sell it and has done no research on its value. Ms. H. explained that the camper was stolen around 2017 or 2018 and when they retrieved it, the camper was full of needles and had broken windows. They cleaned it up and taped over the broken window, but did not otherwise repair the damage. The camper has been sitting in their driveway since then and the inside now has some water damage.[13]

For the hearing, DPA researched the value of a 1996 Dutchmen camper. According to J.D. Power, a company that compiles consumer data, these campers have an average retail value of $3350.[14]

A hearing was held on August 20, 2025. At the hearing, the DPA representative explained that the H.s were granted SNAP benefits a few months ago, but that on that application, the H.s did not list the camper as an asset.[15] Ms. H. confirmed that they still own the camper.[16]

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8 Position Statement at 2; Ex. 14. This denial also addressed an October 2024 SNAP application.

9 Ex. 16.

10 *Id.*

11 E. H. testimony.

12 *Id.*

13 *Id.*

14 Ex. 22.

15 Marie Thirlwell testimony.

16 E. H. testimony.

III. Discussion

To be eligible for SNAP benefits as of July 2024 when Ms. H. applied, a household could not have countable assets in excess of $2750.[17] Some assets, such as the household's home and vehicles used for income or family transport, are not countable.[18] Thus the H.s' SUVs and work truck were not included in their resource calculation. Campers, on the other hand, are countable as a resource.[19] The value of an asset like the camper is its fair market value, adjusted for any amount the household owes.[20] If its value is $1500 or less, however, it is excluded in its entirety.[21]

At the time of their July 2024 application, the H.s had $1500 cash on hand and $187.74 in a checking account, for a total of $1687.74 liquid assets for the household. Thus if the camper had a value in excess of $1500, their total resources would exceed the $2750 limit.

Ms. and Mr. H. listed the camper's value as $2000 on their application and signed that application affirming this information under penalty of perjury. This $2000 valuation is considerably lower than the $3350 average sale value for this make and model, reflecting the damage and disrepair. Ms. H. testified that she would not expect to get more than $200 if she tried to sell the camper, but she has not actually attempted to sell it or research comparable sales. The measure here is the fair market value, not an applicant's subjective opinion of its value. There is no doubt the damage Ms. H. described would decrease the camper's fair market value. But the evidence does not demonstrate that it is more likely than not that the damage would decrease the camper's fair market value to $200, which is less than 6% of the average sales price for this make and model. Nor was Ms. H. able to provide any explanation for why she and her husband felt the camper's fair market value at the time was $2000, but only a tenth of that value when DPA determined that the camper put their resources over the limit. Rather, it is more likely than not that a camper with a broken window and some water damage would have a fair market value in excess of $1500 when the average sales price is roughly $3350 and the applicants themselves attested on the application that it had a value of $2000.

17 7 C.F.R. § 273.8(b); https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy-2023-cola-adjustments.pdf#page=4 There is a different limit for households with elderly or disabled members, but this does not apply to the H.s.

18 Ex. 18.4-19; 7 C.F.R. § 273.8(e).

19 Ex. 18.2, 18.15.

20 Ex. 18.2.

21 7 C.F.R. § 273.8(e)(18); Ex. 18.2, 18.12.

At the hearing, Ms. H. questioned why her family was ineligible based on their July 2024 application when they had been eligible for SNAP in the past and were granted SNAP a few months ago. The difference appears to be that the H.s disclosed the camper on their July 2024 application and did not on others. The DPA representative noted at the hearing that the H.s may want to clarify this issue with DPA. But this decision addresses only the July 2024 application. Based on the evidence, a camper with a value in excess of $1500 plus $1687.74 in cash puts the H.s over the SNAP resource limit as of their July 2024 application.

IV. Conclusion

For the reasons stated above, DPA correctly determined that the H.s exceeded the SNAP resource limit as of July 2024. The application denial is affirmed.

Dated: August 20, 2025

SIGNED
Rebecca Kruse
Administrative Law Judge

Adoption

The undersigned, by delegation from the Commissioner of Health, adopts this Decision, under the authority of AS 44.64.060(e)(1), as the final administrative determination in this matter.

Judicial review of this decision may be obtained by filing an appeal in the Alaska Superior Court in accordance with Alaska R. App. P. 602(a)(2) within 30 days after the date of this decision.

DATED this 16th day of September, 2025.

By: SIGNED
Name: Rebecca Kruse
Title: Administrative Law Judge