



3SquaresVT Basic Training Manual

for Advocates & Service Providers



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Before applying for 3SquaresVT benefits, many people want to know, “Am I eligible? How much will I get every month?” This manual will begin to help you answer those questions.

Whether someone is eligible for 3SquaresVT benefits depends on the number of people in the household, their income, and expenses. There are also special eligibility rules for older Vermonters (60+), people with disabilities, non-citizens, students, and adults without children.

The complexities of the program are one of the reasons many people who are eligible for benefits do not apply. The more you know about the program, the more you can help break down some of the barriers that discourage people from participating. This manual does not cover everything about 3SquaresVT, nationally known as the Supplemental Nutrition Assistance Program (SNAP). If you believe someone may be eligible for benefits, encourage them to apply and get an official decision from the Department for Children and Families Economic Services Division (DCF/ESD). Only a DCF/ESD worker can make the final decision about whether someone is eligible or not.

These training materials have been developed from 3SquaresVT Policy and Procedures manuals which contain Vermont’s rules about the program. If you would like further information about the rules, regulations, and memos related to the program, please refer back to the policy manual, located online here: www.ahsnet.ahs.state.vt.us/Public/3sVT/#t=3SquaresVT_Program_Manual.htm

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The Basics of 3SquaresVT

What is 3SquaresVT?

3SquaresVT is the most effective and dignified anti-hunger program. It provides people with money every month to buy the groceries that they and their families know and love. Folks can shop where they want and at a time that is convenient for them.

3SquaresVT is known nationally as the Supplemental Nutrition Assistance Program (SNAP). States have the option of using a different name, and Vermont launched its new name, 3SquaresVT, in 2009 to emphasize the goal of every Vermonter having three nourishing meals a day. When using the new name in your written materials, be sure to use the name in its entirety, all as one word with no spaces: 3SquaresVT (not “3 Squares VT” “Three Squares Vermont” or just “3 Squares” which are all incorrect).

3SquaresVT is a federal program of the U.S. Department of Agriculture and is administered by the Vermont Department for Children and Families Economic Services Division (DCF-ESD). The program provides federal money (called “benefits”) to individuals and families with low incomes; benefits can be used in authorized SNAP stores and farmers markets to buy allowable foods. 3SquaresVT is an entitlement program, which means that there is no limit to the number of people who can participate. Every eligible person is entitled to enroll and receive benefits for as long as they are eligible.

What can participants buy with 3SquaresVT benefits?

- Fruits and vegetables
- Breads and cereals
- Dairy products
- Meats
- Snacks
- Non-alcoholic beverages
- Cold prepared foods
- Fruit, vegetable, and herb seeds and plants that yield edible produce

What participants CANNOT buy with 3SquaresVT benefits:

- Wine, beer, and other alcoholic beverages
- Cigarettes and other tobacco products
- Pet food and supplies
- Soap, paper products, and other household supplies
- Hot prepared foods (meant to be eaten on site or as take-out)
- Vitamins and herbal supplements

Electronic Benefits Transfer (EBT) Cards



3SquaresVT benefits are automatically deposited onto an EBT card, which works like a debit card that can be swiped at the register. There are no food “stamps” or coupons for benefits as there were in the past (part of the reason the name changed was to more accurately describe the program).

The EBT card is labeled “Vermont Express” and has a picture of the Green Mountains in autumn. It does not say 3SquaresVT on it. Monthly 3SquaresVT benefits are automatically deposited on the EBT card on the 1st of each month.

Please note that the EBT card may also contain other program benefits. For example, if the household receives Reach Up (TANF), Fuel Assistance, or General Assistance; these benefits are not restricted to food items.

Once a person has applied and been approved for 3SquaresVT, they will receive the EBT card in the mail. Once the card has been activated, it can be used at any food retailer or farmers market that accepts EBT. It is swiped in the same machine and in the same way as a debit card, and when prompted, the participant chooses “EBT Food” for the type of transaction and enters their PIN.

Note: *People who receive their 3SquaresVT benefits as “cash” on their EBT cards (the only households who qualify for this option are those in which everyone receives SSI or is 65 or older and are not getting direct deposit of benefits into a bank account) will choose “EBT Cash” as the transaction type.*

For EBT balance info, call the Vermont EBT Customer Service Line at **1-800-914-8605** or go to ebtedge.com for account balances, transaction history, to request a replacement of a damaged, lost, or stolen card and other information. The Providers App is also a useful mobile EBT banking application which allows people to view balance and spending history, and locate authorized retailers. It is free and available in every state. Visit joinproviders.com to learn more.

Another way to find out the remaining balance of an EBT card is to look at the last store receipt. When a household member buys food with the card, the receipt will include a card balance at the bottom.

3SquaresVT benefits are available to households for **9 months** from the last time they used their EBT card. Even if a case is closed, or a household has lost its card, benefits that were previously given to that household remain on the card. If a household does not use its 3SquaresVT benefits at all for **9 months**, those benefits will be removed from the account.

Households and Eligibility

What is a 3SquaresVT Household?

According to federal rules, a 3SquaresVT household is one or more people who live together and regularly purchase and prepare food together.

Who Can Be in a 3SquaresVT Household?

Figuring out who is in a 3SquaresVT household is important because different rules apply depending on the characteristics of household members.

Tip: *When you help someone apply for 3SquaresVT, be aware of all possible household configurations. For example, there may be situations in which a group of people will be ineligible for 3SquaresVT if they apply as one household but eligible if some members apply separately.*

Mandatory Household Members

Some people living together must be part of the same household, even if they do not purchase and prepare food together, including:

- Spouses; couples living together and representing themselves as spouses or domestic partners
- Parent(s) living with their biological, adopted, or stepchildren under age 22, even if those children are living with their spouse or own children;
- Children under age 18 (excluding foster children) who live with and are “under parental control” of someone who is not their parent. Children are considered to be under parental control if the children are financially or otherwise dependent on a member of the household. Inclusion or exclusion of a foster child in the 3SquaresVT household is the choice of the 3SquaresVT head of household.

Tip: *A household member who is normally considered a mandatory member can be excluded if anticipated to be absent for more than 30 days (for example, if in jail or a nursing home, or if serving in the military, etc.).*

Custody:

A person can only participate in one household. If a parent or caregiver shares custody of a child with another parent or caregiver who lives in a different household, the child would be in the household where the majority of meals are eaten. If it is a true 50-50 custody split, the person who applies first and is eligible can claim the children in their 3SquaresVT household.

Older Vermonter/Disabled Special Rule:

There is a special rule for a person 60 years or older who is unable to purchase and prepare food separately because of a disability. This person and their spouse may be considered a separate household if the income of the others in the household is less than 165% of poverty.

- The person must have a disability considered permanent by the SSA or a non-disease-related severe permanent disability. For example, a broken hip would not be considered a permanent disability.
- When calculating the 165%, exclude the income of the person 60 or older with the disability and his or her spouse.

Non-household Members (People Living Together Who Must Apply Separately):

Some people who live together cannot apply for 3SquaresVT together. The following people cannot be included as a member of the household, but can apply as a separate household:

- People who do not purchase and prepare food together;
- Roomers (individuals who pay for lodging but not meals);
- People who are in a shared living arrangement (people who share living quarters but do not customarily purchase and prepare meals together);
- Live-In Attendants (individuals who reside with a household to provide medical, housekeeping, child care, or other personal services).
 - Not all “essential persons” are live-in attendants
 - A spouse cannot be a live-in attendant
 - Live-in attendants must receive a regular salary
 - For more on live-in attendants, see section on medical expense deductions.

Individuals Not Eligible For 3SquaresVT benefits:

(cannot be in a 3SquaresVT household)

- Some college students (see page on student exceptions)
- Some non-citizens (see page on non-citizen exceptions)
- Residents of commercial boarding houses (see page on boarders)
- Individuals who fail to provide a social security number
- Individuals disqualified for intentional program violations
- Individuals who do not comply with work requirements (see page on time limited benefits)
- Fleeing felons

Specific Rules for Specific Populations

Older Vermonters & People with Disabilities:

3SquaresVT federal rules define an **older person** as an individual who is 60 years of age or older.

3SquaresVT federal rules define a **person with a disability** as someone who receives at least one of the following:

- SSI (Supplemental Security Income)
 - Social Security benefits based on disability or blindness
 - A state SSI supplement
 - Medicaid based on disability
 - Interim assistance from the state pending approval of an application for SSI
 - Disability retirement benefits from a government agency because of a disability that social security says is permanent
 - Veterans' disability benefits based on "total disability" (can be service or non-service connected)
 - Veterans' disability benefits or disability benefits for the spouse of a veteran if the VA says that the veteran or the veteran's spouse is permanently housebound or that they need regular aid and attendance
 - Veterans' benefits for surviving children of veterans whom the VA says can never support themselves
 - Veterans' pensions for surviving wives, husbands and children of veterans if the wife, husband, or child has a disability that social security says is permanent
 - Railroad retirement disability payments
- No gross income limit to be eligible (still must meet the net income limit of 100% of poverty to receive a dollar benefit)
 - No resource limit for those under 185% of poverty. Limit of \$4,250 in resources for those with incomes greater than 185% of poverty.
 - Can deduct medical expenses (details in section on deductions)
 - Certified for up to 36 months at a time – [see page on "3SquaresVT in a SNAP"](#)
 - If all in household are age 65 or older or receive SSI, receive benefits as "cash out" (direct deposit into a bank account).

People Experiencing Homelessness

People do not need to have a home or permanent address to receive 3SquaresVT benefits. However, it is very important that they have a mailing address where they are able to check mail frequently.

- While residents of institutions are not eligible for benefits, the homeless in shelters or hotels are excluded from this rule.
- People experiencing homelessness are not subject to work requirements or time limited benefits.

Youth (21 and under) can apply for benefits on their own if:

- They are living separately from and are financially independent of parents
- They are not “under parental control” of another adult (for those under 18)

Helpful Tips:

- If everyone in a 3SquaresVT household is 60 or older or receives SSI benefits, they are eligible to apply using a simplified application. See page on “3SquaresVT in a SNAP.”
- Someone who has been approved for disability benefits but is not getting checks because an overpayment is being recouped should be treated as having a disability.
- If someone’s SSI benefits are reduced to pay back an overpayment, 3SquaresVT benefits should be figured based on the reduced amount, even if the overpayment was because of fraud or was the fault of the recipient.
- Someone who has been approved for disability benefits but has not started to receive them should be treated as having a disability.

Work Requirements

In order to receive 3SquaresVT, many people are required to report work activity unless they meet an exemption. There are two work-reporting requirements: the **General Work Requirement (GWR)** and the **Time Limited Benefit Work Requirement (TLBWR)**. Some people might need to meet both requirements.

The General Work Requirement

In order to receive 3SquaresVT, everyone who is ages 16 - 59 is required to report work activity unless they meet an exemption.

People who **DO NEED** to meet the GWR will have to:

- Work at least 30 hours per week or make \$935.25 per month and not quit a job or reduce hours below 30 hours/week without good cause.
- Report employment status (whether employed or unemployed) to ESD either on the application or during the interview.
- Not refuse a job offer unless it is not suitable.
- Not quit a job (if working any number of hours) without good cause.

People **DO NOT NEED** to meet the GWR if they answer yes to one of the following:

Age and Student Exemptions

- Younger than 16 or older than 59.
- Aged 16 or 17 and living with my parents or guardians.
- A student enrolled at least half-time in a school, training program, or institution of higher education.

Parental Care Exemptions

- Caring for a child under age 6.
- Responsible for the care of another household member who needs help caring for themselves.

Employment and Unemployment Exemptions

- Already working 30 hours/week or making \$935.25/month.
- Receiving or have applied for Unemployment Compensation Benefits.
- Meeting work participation requirements for Reach Up.

Medical Exemptions

- Regular participant in a drug or alcohol addiction program.
- Physically or mentally unable to work.
- Getting or have applied for disability benefits from any source (including but not limited to pension, worker's comp, disability insurance, SS, SSI, Veterans disability)

If someone is NOT exempt and does NOT meet the work requirement without good cause, they may see a decrease or loss of benefits on the following timeline: first time is 1 month; second time is 3 months; third and subsequent times is 6 months.

Time Limited Benefits Work Requirement

Everyone who is ages 18 through 52 who is **not** either a) pregnant, b) living with children under 18, or c) living with disabilities, is limited to receiving 3 months of benefits within a 3-year period unless they meet an exception or report certain hours in qualifying work activities.

People who **DO NEED** to meet the requirement will have to answer yes to one of the following:

- Work, volunteer, or participate in an employment & Training (E&T) program at least 20 hours per week or a total of 80 hours per month
- Do a combination of any of the above (work, volunteer, E&T) to meet the weekly or monthly requirement.
- Participate in Workfare by volunteering at a public or private non-profit and meet the hours determined by dividing the HH's monthly benefit by the state minimum wage.

People **ARE NOT** subject to the time limit if they answer yes to at least one of the following:

- Meet an exemption from the general work requirement (see above)
- Under 18 or over 52
- Pregnant
- A Veteran
- Homeless
- Under 25 and in foster care on their 18th birthday
- Have a physical or mental issue that stops them from meeting the requirements
- Have a personal issue that stops them from meeting the requirements

If someone is NOT exempt and does NOT meet this requirement, they will only receive 3 months of benefits until November 2025 regardless of when they applied (11/25 is the end of VT's 3-year period). They will be eligible for another 3 months *unless* they newly meet the requirement or meet an exemption.

For more detailed information about GWR & TLBWR including key terms and FAQs:

- Visit vermontfoodhelp.com/work-reporting-requirements/

Contact ESD to talk about a specific case: 1-800-479-6151

- For relay services, dial 7-1-1
- For translation and interpretation, call 1-855-247-3092

Learn more about Employment & Training: dcf.vermont.gov/benefits/ican

Learn more about Workfare by calling ESD or contacting Ivy Enoch at

Hunger Free Vermont who can assist you in learning more.

Boarders

Boarders are individuals living with others and paying for lodging and meals (not people living in commercial boarding houses). A boarder cannot be a separate 3SquaresVT household but may participate as a member of the household providing the boarder services. To be considered a boarder, the person must pay “reasonable compensation” for meals and lodging. Reasonable compensation is **\$233/month** for full room and board (1 person, 3 meals/day).

Tips:

If a boarder is part of the 3SquaresVT household, the payment a boarder gives to a household is treated as self-employment income to the household.

Non-Citizens and New Americans

The general rule is that a non-citizen must legally reside in the United States for five years before they become eligible to receive 3SquaresVT benefits.

There were changes in rules for non-citizens in 2002 and 2003 making more legal immigrants eligible for benefits without waiting five years, including:

- Legal Permanent Residents who have 40 qualifying quarters of work (including quarters earned by the individual, his or her parent and/or spouse)
- Children under 18 (even if parents/guardians aren't eligible)
- Individuals receiving disability benefits
- Refugees (and former refugees who have become legal permanent residents)
- Asylees (and former asylees who have become legal permanent residents)
- Afghan Special Immigrant or Afghan Immigrant paroled between 7/31/21 - 9/30/23
- Victims of human trafficking or domestic violence (both children and adults)
- Hmong or Highland Laotian tribe members lawfully residing in the United States
- American Indians born in Canada
- Individuals whose deportation is being withheld
- Cuban or Haitian entrants
- Amerasians
- Iraqi Special Immigrant
- Ukrainian nationals, citizens, or residents granted parole between 2/24/22 - 9/30/23

Note: *All non-citizens must be lawfully residing in the US and meet income and other eligibility requirements in order to qualify. For a complete list of eligible non-citizens, reference Section 800.3.1. Criteria to Determine Eligibility.*

Tips:

- Only household members who want to receive benefits must disclose their immigration status. If a household member does not wish to disclose his or her status, other members of the household can still get 3SquaresVT. Therefore, parents who are not eligible or who are not lawfully in the US can apply for benefits for their children.
- A person's unwillingness or inability to provide documentation of citizenship or immigration status is not grounds for DCF/ESD to report the person to Immigration and Customs Enforcement (ICE), formerly INS. However, if DCF/ESD discovers that the household member is in the United States in violation of immigration law, DCF/ESD must report that finding to the local immigration officer.
- Work quarters can be shared. A child receives credit for the work of a parent. A spouse receives credit for the work of a spouse.

College Students

A person attending an institution of higher education **less** than half-time (use the school's definition of half-time) is **NOT** considered a student and may apply under regular rules.

A person enrolled at least half-time in an institution of higher education is eligible for 3SquaresVT benefits if they meet the income requirements AND meet one of the following work requirements or exemptions:

- Works an average of 20 hours per week (or 80 hours per month) for pay or if self-employed, work an average of 20 hours per week and receive weekly earnings at least equal to the federal minimum wage multiplied by 20 hours.
- Participates in work study
- Is 17 or younger or 50 or older
- Is physically or mentally unfit for work
- Receives Reach Up financial assistance
- Is enrolled as a result of participation in the Job Opportunities and Basic Skills under Title IV of the Social Security Act
- Participates in an on-the-job training program
- Cares for a dependent household member under age 6

- Cares for a dependent household member 6-12 when adequate child care is unavailable
- Is a single parent enrolled in an institution of higher education on a full time basis and responsible for the care of a dependent child under age 12
- Assigned to or placed in an institution of higher education through:
 - Workforce Investment Act
 - Employment and training program
 - A Trade Act program
 - Employment and training program for low income households operated by state or local government

Categorical Eligibility

There are some categories of people who do not have to meet either income or resource limits in order to be eligible for 3SquaresVT benefits. Those that receive the following qualify for 3SquaresVT benefits through “categorical eligibility”:

- All members of the household receive Reach Up or Supplemental Security Income (SSI) benefits.
- One or more members received the Vermont Earned Income Tax Credit in the past 12 months.

Tips:

- EITC does not count as income for 3SquaresVT eligibility. 3SquaresVT benefits do not count as income for EITC eligibility.
- Households may self-declare that they have received VT EITC in the past 12 months. No verification is needed unless questionable.
- Categorically eligible households must meet other eligibility requirements such as citizenship and work requirements.
- Categorically eligible households must still meet the net income test to receive a dollar benefit. It is possible that a categorically eligible household is eligible for a minimum benefit or zero dollar benefit. However, even with a minimum benefit, the household will be eligible for the programs described below.

Other Important Programs:

Free school meals: School meals are an important resource to fuel children for learning and can help families save time and money. **School Meals are free for all students in Vermont public schools and in some private schools!** Kids may also be able to eat free meals in early childhood programs, after school programs, and during the summer. For more information, dial 2-1-1.

WIC (the Special Supplemental Nutrition Program for Women, Infants and Children) which provides eligible pregnant women, women who are breastfeeding or who have a new baby, infants and children up to age 5 with nutritious foods as well as nutrition counseling, breastfeeding support, and health education. For more information about WIC, call 1-800-649-4357 or go to www.healthvermont.gov/wic.

Fuel Assistance: Signing up for Seasonal Fuel Assistance may increase a household's monthly 3SquaresVT benefit amount. Folks need to meet income requirements (185% of the federal poverty line based on the number of people in your household) to qualify for Seasonal Fuel Assistance.

For more information, visit vermontfoodhelp.com/fuel-energy-assistance/

3SquaresVT in a SNAP

What is 3SquaresVT in a SNAP?

3SquaresVT in a SNAP (3SNP) is a simplified application and recertification process for people in Vermont who are older or disabled. It is a combined 3SquaresVT and Fuel Assistance application that is four pages long. If a 3SNP applicant is approved, they are automatically enrolled in three years of benefits with no additional paperwork, and are given an individual caseworker to connect with directly.

The program launched on October 1, 2020 with the goal of increasing participation of older and disabled Vermonters in 3SquaresVT. It does this by streamlining the application and recertification process.

Note: Nationally it is called the Elderly Simplified Application Project (ESAP) and is known in Vermont as 3SquaresVT in a SNAP (3SNP). The 3SNP application is called Form 202-3SNP.

Who is eligible to apply with 3SNP?

3SNP is for Vermont households where everyone is:

60+ OR receiving disability benefits

Purchasing and preparing meals

together Not earning income from a job .



Tip: Older or disabled Vermonters who do not qualify for 3SquaresVT in a SNAP may still apply for 3SquaresVT.

Unearned income like SSI or a pension do not count as earned income, but must be equal to or below a certain threshold. Learn more about income eligibility [here](#).

What are the benefits of the program?

- Simplified and combined application: 3SNP is an application for 3SquaresVT and Fuel Assistance benefits.
- 36-month certification period: Regular certification periods for 3SVT households are 12-24 months.
- Dedicated case worker: Every 3SNP participant will have a local case worker who they can call with questions or to report changes. Regular 3SVT households need to call the general ESD Benefit Specialist helpline; 3SNP participants will have a direct phone number to call their dedicated case worker.
- Self-declared eligibility information except:
 - Non-citizen status; Child support paid; Medical expenses; and Questionable information
- No recertification interview except when:
 - Eligibility results in a denial; Information supplied by the household is questionable, incomplete, or contradictory; or Household requests an interview.

3SNP Enrollment

All 3SquaresVT applicants are automatically screened for 3SNP eligibility. If an eligible 3SNP household applies using the regular 202 Form, ESD will convert the application to 202-3SNP. There are two ways to apply and enroll in 3SNP

For all new households: Applicants will need to submit the eight-page application and complete an interview. To complete and submit the application:

1. Print Application (202-3SNP) or call 1-800-479-6151 to request a copy.
2. Complete and sign it.
3. Submit it by:
 - a. Using the AHS Document Uploader, or
 - b. Mailing it to the address on the application, or
 - c. Dropping it off at a district office.

For current 3SVT households: Current 3SquaresVT recipients who meet eligibility for 3SNP will enroll during either the Interim Report or at Recertification.

At Interim Report: If currently certified for 12 months in 3SVT, the household will be converted to 3SNP and won't have to recertify for 24 months. If currently certified for 24 months in 3SVT, the household will be converted to 3SNP and won't have to recertify for 12 months.

At Recertification: 3SVT household will receive and need to complete a 202 Review Form and interview. The household will enroll in 3SNP for a 36-month certification period.

If a 3SNP recipient becomes ineligible, they will retain what is remaining of their 36-month certification period. Additionally, they will keep the dedicated caseworker until the interim report before moving into the general 3SVT caseload.

3SNP Recertification

The month prior to the end of the certification period, a 3SNP recipient will receive and need to complete a 202 Review Form. They will not have to complete an interview at recertification unless DCF-ESD requires additional information to make a decision or if the household requests one. If a 3SNP recipient becomes ineligible for 3SNP, they may still be eligible for 3SquaresVT!

DCF-ESD will not deny a 3SNP recertification application without first attempting a recertification interview.

Income, Resources & Benefits

Gross Income Definition

Gross Income is earned and unearned income before deductions. For example, it includes gross pay from work before taxes, union dues, and other deductions.

Earned income includes:

- Wages and salary
- Self-employment income (gross income minus cost of doing business)
- Income from rental property
- Boarder/roomer income
- Training allowance
- Earnings from on-the-job training programs
- Educational assistance which has a work requirement

Unearned income includes:

- Social Security
- Public assistance benefits (SSI, GA, Reach Up)
- Annuities; pensions, retirement, veteran's or disability benefits, worker's or unemployment compensation, dividends & interest, etc.
- Child support/alimony
- Scholarships and grants
- Rent from property managed by third party
- Foster care payments for children or adults considered members of the household

Excluded income includes but is not limited to:

- Income of children under 18 in the household who are also in high school at least half-time and are under parental control.
- Some income earned by older people (60+) through community programs
- In-kind income
- Infrequent or irregular income <\$30 a quarter
- Student financial assistance for students half to full time
- Travel reimbursements
- Loans
- Military combat pay
- One-time lump sum payments such as a tax refund

Gross Income Limits

To be eligible for 3SquaresVT benefits, most households' gross income cannot be more than 185% of the federal poverty level.

The gross income test does not apply to:

- Categorically eligible households (Reach Up, SSI, or VT EITC recipients)
- Households that include a person 60 years or over or a person with a disability

The maximum gross monthly income limits are adjusted each October based on the adjusted poverty level for that year and are published in the 3SquaresVT manual.

October 1, 2023– September 30, 2024 Income Limits (185% FPL)

Household size	Gross Monthly Income Limit
1	\$2,248
2	\$3,041
3	\$3,833
4	\$4,625
5	\$5,418
6	\$6,210
7	\$7,003
Each additional family member	Add \$793

Tips:

- DCF/ESD looks at income received in the 30 days prior to the date the application is received.
- To calculate gross monthly income, multiply average weekly salary by 4.3 or bi-weekly salary by 2.15. If paid a consistent monthly amount, use that amount.
- If income varies by paycheck, add total for the month, divide by the number of paychecks, then multiply by 4.3

Whose Income Counts?

Income of all household members applying for 3SquaresVT counts. See partial list of exclusions on previous page.

For ineligible non-citizens and individuals who fail to provide a social security number, a pro rata share of income counts.

For individuals disqualified for intentional program violation and individuals disqualified for failure to comply with work requirements, all income is counted.

Resources

Older Vermonters and people with disabilities with incomes over 185% of poverty are the only households that have an asset test in Vermont, because they have no income limit and federal guidelines do not allow states to eliminate their asset test. Their countable resources may not exceed **\$4,250**.

“Countable Resources” include:

- Cash
- Money in checking or savings accounts
- Certificates of Deposit (COD)
- Credit union shares
- Stocks and bonds
- Buildings (not including the primary residence)
- Land (not including the land where your primary residence is located)
- Vehicles

Excluded Resources:

- The primary residence/home
- One car per household member
- Tax preferred retirement accounts (such as an IRA or 401k)
- Educational savings accounts (such as a 529)
- Life insurance policies
- \$1500/per person for funeral expenses (such as a burial plot)

Whose Resources Count?

- Generally the resources of everyone in the 3SquaresVT household counts, even if they are children under 18.
- Resources of ineligible non-citizens also count as well as those who do not provide a social security number and those sanctioned or disqualified for program violations.

Tips:

- If a 3SquaresVT applicant's name is on a jointly held asset, the entire value of the asset will count as a resource unless the applicant can demonstrate that they have access to only a part of the resource and then only that part will count at all if the resource cannot be subdivided and the applicant's access to it is dependent on the agreement of the joint owner who refuses to comply.
- A household cannot transfer resources in order to become eligible for 3SquaresVT.

Vehicles as Resources

Most vehicles are excluded as countable resources. However, even when a vehicle is not excluded, only part of its value counts. Below are the four steps to figure out if a vehicle is excluded and if not, how much of its value counts.

Tips:

- A vehicle is not just a car or truck, but includes any type of licensed vehicle (motorcycle, camper, van, snowmobile, boat).
- Count the equity value of unlicensed vehicles. Do not go through the four steps.

STEP 1:

Can the vehicle be excluded? Exclude the following:

- One vehicle per adult, up to two vehicles (vehicles of the household's choice)
- Leased vehicles
- Vehicles with estimated sale price of not more than \$1500
- Used primarily for income-producing purposes, such as a taxi or farm vehicles
- Vehicles producing income consistent with its fair market value (rented camper)
- Needed for long distance travel other than daily commuting (traveling sales or migrant farm worker)
- Used as the household's home
- Necessary to transport a physically disabled household member regardless of the purpose of transportation
- Used to carry primary fuel source for heating or water for home use

STEP 2:

If not excluded in Step 1, determine fair market value (FMV)

- FMV = Blue book value minus \$4650

STEP 3:

If not excluded in Step 1, determine equity value

- Equity value = Blue book value minus loan balance
- The following vehicles are excluded from the equity test:
 - One licensed vehicle per adult, regardless of use (no maximum)
 - One licensed vehicle per member under 18 used to go to work, school, or job search
 - These include vehicles of ineligible non-citizens or a disqualified person whose resources are countable for the household.

STEP 4:

Compare the equity value with the fair market value. Count whichever is greater.

Net Income

Net income is gross income minus deductions. Once a household has been found eligible, its net income determines the monthly 3SquaresVT benefit amount.

Maximum monthly net income limits and some deductions change annually on October 1st

Determining Net Income through Deductions:

1. Earned Income Deduction

All households with earned income from employment receive a 20% deduction from gross income.

2. Standard Deduction

All households receive the standard deduction based on household size. Other deductions apply depending on the household's expenses.

Standard deduction:

- **\$198 for Households of 1-3**
- **\$208 for Households of 4**
- **\$244 for Households of 5**
- **\$279 for Households of 6 or more**

3. Medical Expense Deduction:

- Standard deduction of \$156 for household members age 60+ or with a disability who can document \$35+ in medical expenses. Documentation is only needed to show that expenses are greater than \$35.
- If the older individual (60+) or disabled household member incurs more than \$191 in medical expenses (\$35 + \$156), they can deduct the full cost of expenses and must therefore document all expenses.

4. Dependent Care Deduction: Households can deduct the full cost of child care or adult day care. Care must be needed so that a household member can work, participate in a job training program, or go to school. The deduction includes traditional day care, co-pays for subsidized care, before and after school care, summer camp fees, and the cost of transportation.

5. Legally owed child support payments paid to or for a non-household member, even if paid directly to the office of child support. Must be court ordered and must be paid.

6. Excess shelter costs. The household can deduct housing/shelter expenses that exceed 50 percent of the household's income after all other deductions are taken. The maximum shelter deduction is currently \$179.66 for people experiencing homelessness, and \$672 for all others. There is no maximum for households with members 60 or older or people with disabilities.

Shelter costs include:

- Rent, mortgage, condo or association fees, loan repayments and interest for purchase of a mobile home
- Property taxes, state and local assessments, insurance on the structure
- Utilities (use the standard utility allowance)
- Repairs for damage due to natural disaster

Vermont uses a Standard Utility Allowance (SUA) rather than verifying actual utility costs:

- \$1,020 if a household pays heat separate from rent, receives fuel assistance, or pays for air conditioning as a separate cost
- \$291 if household's rent includes heat but household pays other utilities
- \$36 if household pays for phone but not heat or other utilities

Tips:

- Households that receive fuel assistance (LIHEAP) are entitled to the highest SUA. During the months when no fuel benefits are paid, households who will be eligible in the next fuel season are entitled to the higher SUA.
- Currently, all 3SquaresVT households in Vermont receive the highest SUA. Households who would not otherwise qualify for the highest SUA by paying for heat, air conditioning, or receiving fuel assistance receive a small fuel assistance benefit of \$21 for the year, which triggers the SUA. This is calculated automatically; no additional documentation or action is required from the household.

7. Once calculated, the final net income corresponds with a monthly benefit allotment.

Generally for every \$3 change in net income, benefits change by \$1.

See the current benefit allotment chart in the policy manual or go to www.dcf.vermont.gov/esd/rules.

Tip:

To manually calculate the benefit amount, take the 3SquaresVT net income, multiply by 30% (.3), then round up to the nearest cent. Subtract that amount from the maximum benefit for the household size (see desk aid/chart). Drop the cents on the final amount. This is the 3SquaresVT monthly allotment.

Applying for and Retaining Benefits

The Application Process¹

1. Options for getting an application:

- Apply online at www.mybenefits.vt.gov.
- Call DCF/ESD at 1-800-479-6151 to have an application sent to a chosen address.
- Apply in person at a local DCF/ESD district office. For a list of district offices, visit <https://dcf.vermont.gov/esd/contact-us/districts>.
- Get an application from the local DCF/ESD offices or a local community agency.
- Go to www.vermontfoodhelp.com for more information.

2. Fill out the application *(minimum requirements are name, address, signature)* and send it to the Application and Document Processing Center (ADPC).

Mailing Address:

DCF/Economic Services Division
Application and Document Processing Center
280 State Drive
Waterbury, VT 05671-1020

Note: See page on 3SquaresVT in a SNAP for application and enrollment information and retaining benefits.

Tips:

- If applying online, the application will automatically be entered into DCF/ESD's system when completed, ready for a benefits specialist to review.
- Applications may be hand delivered to a local district office. In some cases, it may be possible to process the application and do the interview the same day.
- Applications may also be faxed to the ADPC at 802-871-3239, though note that faxing documents does not speed up processing. Documents are placed in the queue of regular batch processing with mail received for that date.
- However one applies, it is very important to keep a hard copy as a record.

¹Elements of this process change periodically with ESD's continuing efforts to improve systems. Please check for updates at www.mybenefits.vt.gov

3. Complete an interview: An interview is required as part of the application process. Without an interview, the applicant will be denied.

- When the ADPC receives an application, they immediately send a “Request for Interview” notice (202C), giving the applicant five days to call for the interview.
- When a DCF/ESD Benefit Programs Specialist views the application, they will call the applicant twice to try to do the interview as soon as possible.
- After five days, if the interview has not been completed, the specialist will send a “Notice of Missed Interview” (202D), reminding the applicant to call and giving a deadline of the 30th day from the date the application was received.

Tips:

- If an applicant would prefer a face-to-face interview, they have the right to be given one. Contact DCF/ESD at 1-800-479-6151 to request one.
- The interview is the opportunity to ask questions and learn more about how benefits work, what documentation is needed, and what the reporting responsibilities are. If unsure, ask!

4. Submit copies of requested documentation: If not already submitted with the application, DCF/ESD will send a “Request for Verification” notice (202V) following the interview.

- DCF/ESD must have certain documentation to verify identity, income and expenses and determine a household’s benefit amount (see next page for more information on verification).
- An applicant has 10 days to submit verification listed on the 202V. If they do not meet this deadline, they may be denied.

5. Receive a decision: Applicants will be notified of a decision in writing and should receive a Notice of Decision in the mail within 30 days of submitting their application. It may take longer than 30 days if DCF/ESD does not have enough information to process their case. If approved, benefits are retroactive to the date the application was originally received by DCF/ESD.

6. Benefit Issuance: Applicants will also receive the Vermont Express EBT card in the mail, separately from the approval notice (unless they have had a card in the last 2 years and still have it in their possession). Households may immediately activate the card and begin using it at authorized stores and farmers markets. Stores should post that they welcome EBT cards (most in VT do); a list of authorized stores and markets is also listed on the “Where Can I Use 3SquaresVT” page on www.vermontfoodhelp.com.

7. Appeals: An applicant has the right to appeal DCF/ESD's decision if they believe it was made incorrectly. Applicant can request an appeal verbally or in writing to ESD or consult with Vermont Legal Aid about the specific case by calling 1-800-889-2047.

Tip:

Sometimes it may be possible to reopen and process a denied case if requested documentation is received within 30 days after denial. Sometimes DCF/ESD recognizes a mistake was made and can change a decision without a full appeal process.

Documents and Verifications

Required verification at initial application includes:

- **Proof of Identity:** one of the following - driver's license, birth certificate, passport, or other proof of identity like a state or county identity card. Photo ID is not required.
- **Earned Income:** pay stubs or written statement from employer showing income before taxes for the past 30 days (30 days from the date DCF/ESD receives the application).
- **Other Income:** Income such as social security and unemployment will be data matched via government databases. Other types of income, such as workers' compensation, pension, child support, or alimony, must be verified.
- **Self-Employment:** most recent federal tax return or last three months of business records. Note if documented income is not reflective of current income situation.
- **Rental Income:** A copy of the lease agreement or statement from the tenant showing the amount of rent paid.
- **Non-citizen status:** for all non-US citizens applying for 3SquaresVT benefits, permanent resident card (green card) or other immigrant document such as work authorization or visa (this requirement does not apply to any non-citizens living in a household but NOT applying for benefits).

Supplemental verification:

- **Medical Expenses:** For those age 60 or older or with a disability, the amount paid for out-of-pocket medical expenses can be shown by receipts for co-payments or premiums on health insurance, dentures, eyeglasses, hearing aid batteries, prescriptions, and more. To claim the cost of over-the-counter items (medications and supplies), individual receipts are not needed, but a printout from the primary care provider of recommended items or a doctor's signature is required. Form 120 (Medical Expense Form) is not required but may be used.
- **Child Support Payments:** For child support payments to someone not living in the household, proof of the legal obligation to make the payment and the amount paid.

Self-declaration: The following expenses may be self-declared without need of verification unless the expense is questionable:

- Housing and utilities
- Dependent care (child or adult)

Reporting Responsibilities

When there is a household change:

When approved, households receive a copy of the “Agreement to Report Changes” form that states when a household must report changes when they are receiving 3SquaresVT benefits. For a handout on these responsibilities to share with participants, go to the Outreach Tools on www.vermontfoodhelp.com and download “3SquaresVT Reporting Responsibilities.”

If a household’s living situation changes in any way – for example, someone moves in or out of the house, there is an increase or decrease in income (over 130% of poverty), etc. – they may be required to report those changes to DCF/ESD. By not doing so, they may be required to pay back an overpayment. If a household situation changes, contact DCF/ESD at 1-800-479-6151 to report the change by phone. The change can also be reported in writing using the Change Report Form, which can be downloaded from the Outreach Tools on www.vermontfoodhelp.com.

The Interim Report:

All 3SquaresVT households certified for 12 months or more receive an interim report mid-certification for as long as they receive benefits. This short form **MUST** be signed and returned to DCF/ESD by the deadline or benefits will be terminated. Even if nothing has changed, the form must be completed.

Recertification:

Most households recertify every 12 months to continue receiving benefits. Older Vermonters and people with disabilities on with no earned income may receive benefits up to 24 months before complete recertification is needed. DCF/ESD sends a recertification notice in the mail about six weeks before benefits are set to expire; a reminder will be sent 10 days before expiration. A household is also required to have a recertification phone interview as well. If a household does not send in the recertification application on time, benefits will expire.

Expedited Benefits

Some households may be eligible to receive benefits within seven days of applying, and every application that DCF/ESD receives is screened for this fast-tracked service called “expedited benefits.” Three types of households are eligible for expedited service:

1. Households with less than \$150 in monthly gross income and with less than \$100 in liquid resources.
2. Migrant or seasonal farm worker households who are destitute and with less than \$100 in liquid resources. “Destitute” means households whose income at the time of application was received was from terminated sources.
3. Households whose combined monthly gross income and liquid resources total less than the household’s monthly rent or mortgage, and utilities.

Tips:

- The only verification required at the time of application is identity. Other verification may be postponed if it will delay expedited processing.
- An interview must be conducted but DCF/ESD will make every effort to do it the same day to be able to process the application immediately. An application eligible for expedited processing must be approved no later than four days after receipt.
- Expedited households may be certified for a normal certification period if all the verification is received; OR if not all verification is received, the household may only be certified for one or two months. At that point they must reapply for a normal certification period.

Replacement Benefits

A participating 3SquaresVT household may request up to one-month’s 3SquaresVT benefits in replacement benefits if:

- The household currently receives 3SquaresVT and lost food that was purchased with their benefits, and
- The household lost this food due to a household misfortune, including:
 - flood or fire
 - loss of electricity (approximately 4 hours or more)
 - equipment (refrigerator or freezer) failure
 - If the household rents their home, they should first request a reimbursement from their landlord. If the landlord does not quickly respond, they may request replacement benefits.
 - other disaster

To receive 3SquaresVT Replacement Benefits a household must:

- Report the loss of food within 10 days of the disaster or misfortune either orally (by phone or in person) or in writing.
- Call the Benefits Service Center: 1-800-479-6151
- Visit or mail a report to the local district office
- AND return a signed and completed “Attestation of Loss and Request for Replacement of 3SquaresVT Benefits” form that the participant will receive when they report the loss within 10 days of the date of the reported loss to the local district office. The form may be returned either by mail or in person.

The household will need to provide the following information:

- Name and social security number of the head of household.
- Town and county of residence.
- The specific way that food was lost, i.e. power outage of more than four hours, refrigerator/freezer failure, flooding, fire, etc.
- The dollar value of food loss.

Appeals

A household can appeal most decisions that DCF/ESD makes. If a household is denied eligibility, benefits decrease, or believes DCF/ESD has made a mistake, request an appeal by phone and in writing within 90 days.

- For help with an appeal or Fair Hearing, contact Vermont Legal Aid at 1-800-889-2047.
- Benefits may be kept during the appeal process if the appeal is made before the change in benefits is supposed to happen.

How does the Fair Hearing work?

- The fair hearing is run by a hearing officer who works for the Human Services Board. The hearing officer does not work for DCF/ESD. The hearing officer can overturn DCF/ESD’s decisions.
- The hearing officer listens to testimony and evidence from both sides. The hearing officer decides what the facts are and decides whether DCF/ESD’s decision is correct under the law. The participant’s testimony is evidence.

Sometimes DCF/ESD will agree to change their decision at the Fair Hearing.

- If DCF/ESD does not agree to change their decision at the fair hearing, the hearing officer writes a “recommended decision” and sends it to both sides and to the Human Service Board. The Board will either confirm or change the hearing officer’s recommended decision.

- The Human Service Board meets regularly to make decisions on fair hearings. If a participant believes the hearing officer will decide against them, they can appear at the Human Service Board meeting to make a last statement of why they are correct. They will receive written notification of the Human Service Board decision. These decisions are final but can be appealed to the Vermont Supreme Court.

Underpayments and Overpayments:

It is possible that benefits could be calculated incorrectly and a household could be underpaid or overpaid 3SquaresVT. If this is discovered, DCF/ESD will take action:

- **In the case of an underpayment**, if the miscalculation was the fault of DCF/ESD, the household would be notified and would receive retroactive benefits.
- **In the case of an overpayment:** Overpayments less than \$500 are not required to be repaid unless the overpayment is the result of an intentional program violation (IPV).
 - **If the miscalculation was the fault of DCF/ESD and is more than \$500**, the amount would be automatically reduced by 50%, but the household would be required to pay back the remaining amount. This could be done by decreasing the current 3SquaresVT monthly benefit. If the household no longer received 3SquaresVT, then the household would pay DCF/ESD directly or could set up a monthly payment plan.
 - **If the miscalculation was the accidental fault of the household** (called an inadvertent household error), the household would be required to pay back the overpayment if more than \$500. In this case, the household would be required to request a reduction of up to 50% if the repayment posed a hardship. The payment could be made in the same way as above, through a reduction in current benefits or a direct payment plan.
 - **If the miscalculation was the result of the household intentionally misleading DCF/ESD** (called an intentional program violation), the household would be required to pay back the overpayment regardless of the amount and could also be fined. The household could not request a reduction in the payment.
- **It is very important** to remember that there are serious legal and financial consequences for a household that does not respond to an overpayment claim. If the household does not make payments, their wages or tax return may be garnished.
- Participants are not notified of the possibility of under or overpayments during their application process, so it may be helpful for service providers to help them understand.
- For assistance with an overpayment claim, contact Legal Aid 1-800-889-2047.

For more information about 3SquaresVT

- Visit vermontfoodhelp.com
- Contact Ivy Enoch (ienoch@hungerfreevt.org) to request a training for your staff.
- Contact Lechelle-Antonia Gray and Mariana Sears to request printed outreach materials, or translated materials.

If you see an error in this training manual, please contact Ivy Enoch.