

Advocate Tip Sheet #2

3SquaresVT Application Assistance

- ❖ **The gross income guideline for eligibility is 185% of poverty for most households.** Households with a senior (age 60+) or someone living with a disability do not have to meet the gross income limits. See the [current gross income limit chart](#) in the [outreach toolkit](#).
- ❖ Gross income determines eligibility. The net income (gross income minus allowable deductions) determines the monthly benefit amount. Eligibility does not guarantee a benefit amount.
- ❖ **There is no asset test (resource limit) for most households.** Households with money in the bank, cars, and other resources may still qualify for benefits.
 - Households with a senior or person with a disability have no income limit, but if their income is over 185% of poverty, they can have up to \$3,500 in assets.
 - Retirement accounts such as IRAs and 401ks do not count as resources for any household.
 - Interest income from resources is counted as unearned income.
- ❖ **Some households are categorically eligible** for 3SquaresVT and have no income limit and no resource limit. Programs that grant categorical eligibility include:
 - Household with a child that received the Vermont Earned Income Tax Credit (EITC)
 - Reach Up (TANF)
 - Post-Secondary Education benefits (PSE)
 - Supplemental Security Income (SSI)
- ❖ Regardless of the special rules above, **all households must meet other eligibility criteria**, such as citizenship/immigration status, in order to receive benefits.
- ❖ It is possible for a household to be eligible but receive a **zero benefit** because of the amount of their net income. There are still benefits to enrolling in the program because if their household situation changes, they simply report the changes, rather than re-apply. Also, they would qualify for added benefits such as Lifeline phone assistance.
- ❖ Households that are eligible at the higher income levels can claim all of the **deductions** for which they qualify.
 - For families with children or dependent seniors, this may include all child care or adult day care costs.
 - For seniors and people with disabilities, this includes allowable medical expenses.
 - **Ask clients if they receive fuel assistance**, and encourage enrollment.

Interpreter Line: Households with Limited English Proficiency can call **1-855-247-3092** to connect with a spoken language interpreter.

- ❖ **Length of Certification Period:** Most households are certified for 12 months. Households in which all adults are seniors or have a disability may be certified for up to 24 months when unearned income and household situation are stable.
- ❖ **Interim Reporting:** This is not recertification; the short report must be completed and returned on time. No interview is required. Households will receive an interim report halfway through their certification period.



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