

Vermont SNAP BENEFITS

A Plain-Language Navigation Guide

Known in Vermont as: 3SquaresVT

For Individuals, Families, and Nonprofits Serving Vulnerable Populations | Updated May 2026

What This Guide Covers

Eligibility rules • Income limits • Required documents • Step-by-step application • Work requirements • Why people lose benefits • Key contacts

Federal Changes in Effect (2025–2026)

The One Big Beautiful Bill Act (OBBBA), signed July 4, 2025, expanded ABAWD work requirements (now ages 18–64), narrowed non-citizen eligibility, and made other national changes to SNAP. This guide reflects rules as of May 2026. Always verify current rules with Vermont DCF at dcf.vermont.gov or myvtbenefits.vermont.gov.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Vermont it is called "3SquaresVT" and is administered by the Vermont Department for Children and Families (DCF), Economic Services Division. Benefits are issued monthly through the Vermont EBT Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Vermont's SNAP program is called 3SquaresVT and uses 185% FPL through BBCE with no asset test. Vermont has fully lifted the drug felony ban. ABAWD work requirements expanded in February 2026 under the OBBBA. Vermont's farm-to-plate food system is among the strongest in the country — SNAP EBT is accepted at many farmers markets and through Farm to Family programs. Vermont winters generate some of the highest per-household heating costs in the country, making the Standard Utility Allowance especially significant. Children in households receiving 3SquaresVT automatically receive free school meals.

✓ **Vermont SNAP: Key Facts at a Glance**

- SNAP called '3SquaresVT'; EBT card is the 'Vermont EBT Card'
- 185% FPL gross income limit through BBCE — no asset test for most households
- Full drug felony ban lift — no conditions or requirements
- Children in 3SquaresVT households automatically receive free school meals at participating schools
- Vermont winters generate high heating costs — Standard Utility Allowance is especially significant
- SNAP EBT accepted at many Vermont farmers markets; Farm to Family CSA program

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Vermont. There is no minimum residency period. You do not need a permanent address — a shelter address, transitional housing, or a signed statement from a non-relative can satisfy this requirement.

2.2 Citizenship and Immigration Status

The following individuals are generally eligible:

- U.S. citizens (born or naturalized)
- Lawful Permanent Residents (Green Card holders) who have held status for at least 5 years
- Certain refugees, asylees, and Special Immigrant Visa holders

⚠️ 2025 Change: Non-Citizen Eligibility Narrowed

The OBBBA (July 4, 2025) removed SNAP eligibility for humanitarian parolees, most asylum seekers pending a decision, and several other previously eligible categories. U.S.-born children in mixed-status households may still qualify. Contact your local Vermont DCF office or legal aid if your immigration status is unclear.

2.3 Household Composition

Your SNAP household includes everyone who lives together and regularly purchases and prepares food together. Members who buy and prepare food separately may form their own household unit.

2.4 Income Limits

Vermont uses Broad-Based Categorical Eligibility (BBCE) at 185% of the Federal Poverty Level. There is no asset test for most households. Vermont's 185% FPL is the same as Maine, Rhode Island, Arizona, and New Jersey.

Exception: Households where all members are age 60+ or have a documented disability have NO gross income limit — only the net income test applies.

Vermont SNAP Income Limits and Maximum Benefits (FY 2026, Oct. 1, 2025 – Sept. 30, 2026)

| HH Size | Gross Limit | Elderly/Disabled Gross Limit | Net Limit (100% FPL) | Max Monthly Benefit |
|---------|---------------|------------------------------|----------------------|---------------------|
| 1 | \$2,413 | No limit* | \$1,255 | \$292 |
| 2 | \$3,267 | No limit* | \$1,699 | \$536 |
| 3 | \$4,121 | No limit* | \$2,144 | \$766 |
| 4 | \$4,974 | No limit* | \$2,589 | \$994 |
| 5 | \$5,828 | No limit* | \$3,034 | \$1,155 |
| 6 | \$6,682 | No limit* | \$3,478 | \$1,386 |
| 7 | \$7,536 | No limit* | \$3,923 | \$1,532 |
| 8+ | +\$854/person | No limit* | +\$445/person | +\$177/person |

* Elderly/disabled households have no gross income limit — only the net income limit applies. Vermont uses BBCE at 185% FPL. Limits update each October 1. Children in 3SquaresVT households receiving any benefit amount automatically qualify for free school meals at participating schools.

How Net Income Is Calculated

Net income = gross income minus approved deductions. Standard deductions include:

- 20% earned income deduction — automatically applied to all wages and self-employment income
- Standard deduction: \$204/month for households of 1–3; higher for larger households
- Excess shelter deduction: rent/mortgage plus utilities exceeding 50% of net income after other deductions
- Dependent care deduction: childcare or adult care costs paid while working, searching, or in training
- Medical expense deduction: out-of-pocket costs over \$35/month for members 60+ or with a disability
- Child support deduction: legally obligated child support paid to someone outside the household

Vermont Deduction Note

Vermont has some of the highest home heating costs per household in the nation, driven by cold winters, older housing stock, and heavy dependence on heating oil and wood. The Standard Utility Allowance in Vermont is calibrated for this climate and is often larger than actual bills for households without extreme usage. Always claim the SUA. LIHEAP heating assistance receipt may trigger the highest SUA tier. Vermont's rural geography also means transportation costs for work or medical care may be deductible.

2.5 Asset Limits

For most Vermont BBCE-eligible households, there is NO asset test. Exception: elderly/disabled households whose income exceeds 185% FPL face a \$4,500 asset limit. Primary home and one vehicle are always exempt.

Section 3: Work Requirements

Work requirements are the most common reason people lose SNAP benefits.

3.1 Standard Work Requirements (All Adults 16–59)

All able-bodied adults between ages 16 and 59 must meet at least one of the following:

- Be employed (any number of hours)
- Be registered for work with Vermont Department of Labor / SNAP E&T program
- Participate in an approved employment or training program
- Not have voluntarily quit a job without good cause or reduced hours below 30/week

3.2 ABAWD Rules

ABAWDs are adults ages 18–64 without dependents who are not disabled and not otherwise exempt. Vermont expanded ABAWD work requirements in February 2026 under the OBBBA.

ABAWDs must complete at least 80 hours per month (20 hours/week): employment, job training, volunteering, or participation in an approved work program.

Without meeting this requirement, ABAWDs can only receive SNAP for 3 months in any 36-month period.



Vermont ABAWD Note

Vermont expanded ABAWD rules in February 2026. Adults ages 18–64 without children under 14 must now document 80 hours/month of work, training, or volunteering or claim a valid exemption. Contact Vermont DCF at 1-800-479-6151 immediately if you received a work requirement notice. Vermont's SNAP E&T program offers qualifying training activities. Vermont Legal Aid (vtlegalaid.org) has up-to-date guidance on ABAWD exemptions for Vermont recipients.

3.3 Exemptions from ABAWD Requirements

The following individuals are exempt from ABAWD time limits:

- Physically or mentally unfit for employment (documented by a physician or licensed clinical social worker)
- Pregnant
- Responsible for a dependent child under age 14 living in the same household
- Enrolled at least half-time in a recognized school, training program, or institution of higher education
- Participating in a drug or alcohol treatment or rehabilitation program
- Age 15 or younger, or 65 or older
- Recently released from an institution (incarceration or psychiatric facility)
- Survivors of domestic violence
- Experiencing homelessness (may qualify under 'unfit for employment' — ask your caseworker)

3.4 How to Document Work or an Exemption

Report work activity or exemption status through myVTbenefits (myvtbenefits.vermont.gov), by phone, or in person at your Vermont DCF office. Submit documentation before your benefit period runs out.

Section 4: Required Documents

Gather these before applying. Missing documents are the most common cause of delays.

4.1 Always Required

- Proof of Identity: Driver's license, state-issued ID, passport, or birth certificate
- Social Security Number (SSN): For each household member applying
- Proof of Vermont Residency: Utility bill, lease agreement, official mail, or a signed statement from a non-relative

4.2 Income Verification

- Pay stubs from the last 30 days (for employed applicants)
- Most recent W-2, 1099, or tax return (for self-employment income)
- Award letter or benefit statement for Social Security, SSI, unemployment, or other unearned income
- Documentation of child support received or paid

4.3 Deduction Documentation (Strongly Recommended)

- Rent or mortgage statement
- Utility bills — especially heating bills (given New England winters, the Standard Utility Allowance is often significant)
- Childcare or dependent care receipts
- Medical bills for members 60+ or with disabilities

Tip: Apply First, Gather Documents Later

Submit your application to lock in your application date — benefits are generally backdated to that date if approved. Your caseworker will specify what additional documents are needed.

Section 5: Step-by-Step Application Process

Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at snapeligibilitycalculator.com, call 1-800-479-6151, or visit your local Vermont DCF office.

Step 2: Apply

| Method | Details |
|---------------------|---|
| myVTbenefits Online | myvtbenefits.vermont.gov — apply for 3SquaresVT online 24/7. Recommended. |
| Phone | Call 1-800-479-6151 (Mon–Fri) or your local DCF Economic Services office. |
| In Person | Visit your local DCF Economic Services district office. Find locations at dcf.vermont.gov/office-locator . |
| By Mail | Download application from dcf.vermont.gov ; mail to your local district office. |

Step 3: Attend Your Interview

After submitting, Vermont DCF will schedule a mandatory interview — typically by phone. Missing the interview is the most common reason applications are denied. Contact your office immediately to reschedule if needed.

Step 4: Receive a Decision

Vermont DCF must process standard applications within 30 days. If approved, you will receive an EBT card by mail. If denied, you have 90 days to appeal.

Expedited / Emergency Processing (7-Day)

You may qualify if: gross monthly income is under \$150 AND liquid assets under \$100; OR combined monthly income and liquid assets are less than monthly rent plus utilities; OR you are a migrant/seasonal farmworker with liquid assets under \$100.

Section 6: Special Situations

6.1 Experiencing Homelessness

You do not need a permanent address to apply. Vermont DCF accepts shelter addresses, transitional housing, or a signed statement from a non-relative. Dial 211 for local shelter and benefits navigation resources.

6.2 People With Disabilities or Elderly Members

Households where all members are 60+ or disabled benefit from: no gross income test (only net income limit), uncapped shelter deduction, medical expense deduction, and higher asset limits (where applicable).

6.3 Drug Felony Convictions

Vermont has fully lifted the federal drug felony ban. Individuals with any drug-related felony conviction are fully eligible for 3SquaresVT if they meet income and other standard requirements — no additional conditions, treatment requirements, or drug testing apply.

6.4 Students

Students enrolled at least half-time must meet at least one exception: work 20+ hours/week, participate in work-study, care for a dependent child under 6, receive TANF, or be enrolled in an approved training program.

6.5 3SquaresVT — Vermont's Farm-to-Plate Connection

Vermont's 3SquaresVT program has a strong connection to the state's local food system. SNAP EBT is accepted at many Vermont farmers markets statewide. The Farm to Family program provides SNAP recipients with access to fresh, locally grown produce through participating farms and CSAs (Community Supported Agriculture shares). Children in any 3SquaresVT household automatically qualify for free school meals at participating schools — no separate application needed. For a directory of SNAP-accepting farmers markets and Farm to Family programs, visit vtfarmtoplate.com or contact the Vermont Foodbank (vtfoodbank.org, 802-476-3341).

Section 7: Why People Lose Benefits — and How to Avoid It

Most Common Reasons SNAP Benefits Are Cut Off

1. Missing the recertification (renewal) deadline

Certification periods last 6–12 months. Set a calendar reminder 60 days before your certification end date and monitor your online account regularly.

2. Failing the ABAWD work requirement without claiming an exemption

ABAWDs who do not work 80 hours/month and have not claimed a valid exemption are cut off after 3 months. Verify statewide or local waiver status and document any exemption in writing at every recertification.

3. Missing the interview or not responding to agency notices

Keep your phone number and mailing address current. Check your online account regularly for notices.

4. Failure to report changes in income or household composition

Report changes within 10 days. Failure to report can result in overpayments and case closure.

Your Right to Appeal

If Vermont DCF denies or reduces your benefits, request a Fair Hearing within 90 days of the notice. If you request within 10 days of a termination notice, your benefits may continue during the review. Contact Vermont Legal Aid (vtlegalaid.org, 1-800-889-2047) for free legal assistance.

Section 8: Key Contacts and Resources

| Resource | Contact / What They Help With |
|-----------------------------|---|
| Vermont DCF SNAP Line | 1-800-479-6151 dcf.vermont.gov |
| myVTbenefits Portal | myvtbenefits.vermont.gov — apply and manage 3SquaresVT benefits |
| DCF District Office Locator | dcf.vermont.gov/office-locator — find your local office |
| Vermont Foodbank | vtfoodbank.org 802-476-3341 — statewide food resources and SNAP outreach |
| Farm to Family Program | vtfarmtoplate.com — SNAP at Vermont farmers markets and CSA programs |
| Vermont 211 | Dial 211 vermont211.org — food banks, emergency resources |
| Vermont Legal Aid | vtlegalaid.org 1-800-889-2047 — free legal help with SNAP appeals; ABAWD guidance |

A Note on Navigating Vermont's System

Vermont's 3SquaresVT program is genuinely connected to the state's local food culture — the farm-to-plate integration, EBT acceptance at farmers markets, and Farm to Family CSA access make Vermont's SNAP program distinctive in New England. The February 2026 ABAWD expansion is the most significant recent change. The school meals automatic qualification for 3SquaresVT households is an important secondary benefit that many families don't know about. For advocates: verify exemption documentation for newly-impacted ABAWDs, promote Farm to Family for fresh produce access, and remind families that school meal eligibility is automatic.

This guide was compiled using information from the Vermont Department for Children and Families (DCF), Economic Services Division, the USDA Food and Nutrition Service, and publicly available state SNAP resources. It is informational only and does not constitute legal advice. Rules may change — always verify at dcf.vermont.gov or myvtbenefits.vermont.gov or by contacting your local office.