



AmeriCorps Member Public Benefits Information Guide

AmeriCorps member benefits interact with other public benefits in a variety of ways. The interaction depends on the individual public benefits in question and in which branch of AmeriCorps the member is serving (AmeriCorps State/National, NCCC, or VISTA). This guide is designed to provide information regarding how those public benefits interact with AmeriCorps member benefits. It is focused on AmeriCorps State and AmeriCorps VISTA members serving in Nevada.

SECTION 1. INTERACTION OF AMERICORPS MEMBER BENEFITS WITH OTHER PUBLIC BENEFITS

AmeriCorps State/National Eligibility

The AmeriCorps State and National program is authorized by the National and Community Service Act of 1990 (NCSA), 42 U.S.C. § 12501 et seq. The NCSA states allowances, earnings, and payments to participants in AmeriCorps programs “shall not be considered income for the purposes of determining eligibility for and the amount of income transfer and in-kind aid furnished under any federal or federally-assisted program based on need, other than as provided in the Social Security Act.” 42 U.S.C. § 12637(d).

So, if the benefits program is federally funded and is based on need and is not provided under the Social Security Act (other than SSI), AmeriCorps State and National payments should not affect eligibility. This includes the following benefits:

- A. Food Assistance (Supplemental Nutrition Assistance Program “SNAP,” “Food Stamps”)
- B. Women, Infants, and Children (WIC)
- C. Housing and Urban Development (HUD) – subsidized housing (“Section 8”)
- D. Veterans’ benefits
- E. Need based federal student financial aid, such as the Pell Grant
- F. Supplemental Security Income (SSI)
- G. Any other need-based federal or federally assisted program, except most programs supported under the Social Security Act (common examples include Low-Income Home Energy Assistance [LIHEAP] and Individual Development Accounts [IDAs])

If the benefits program is not federally funded, not need-based, or is provided under the Social Security Act (other than SSI); the member’s eligibility for those benefits might be affected. If this is the case, the member should contact the relevant state or federal agency responsible for the program in question, or the state commission to receive a determination. Eligibility for the following benefits **may** be affected by AmeriCorps State and National benefits:

- H. Cash Assistance, including the Family Investment Program (FIP) and Refugee Cash Assistance (RCA)
- I. Social Security Old Age, Survivors, and Disability Insurance (OASDI/SSDI)
- J. Medicaid and Medicare
- K. Unemployment Insurance
- L. Childcare Assistance

For further explanation of each AmeriCorps State and National benefit eligibility refer to Sections 2 and 3, respectively.

AmeriCorps VISTA Eligibility

Payments received by AmeriCorps VISTA members (including living allowances) must not reduce, eliminate, or effect the eligibility for assistance or services that any AmeriCorps VISTA member may be receiving or is eligible to receive under any federal, state, or local governmental assistance program. This is designed to ensure that members and families of

members receiving assistance or services under federal, state, or local governmental programs before entering AmeriCorps VISTA service do not lose benefits, or have benefits reduced, because of their service. AmeriCorps VISTA members shall also not be denied or given decreased benefits because they fail to fulfill other employment or training requirements during their term of service. This protection of benefits, provided at 42 U.S.C. § 5044, applies to any governmental program, including federal, state, and local programs.

For example, members who were receiving public assistance benefits before entering AmeriCorps VISTA service will not have their allowances considered in determining whether they are still eligible for benefits for their dependents. This protection also applies to members who become eligible for assistance or services while serving as AmeriCorps VISTA members (e.g., a member reaches the age of 65 while serving and becomes eligible for Social Security benefits).

For further explanation of AmeriCorps VISTA benefit eligibility, refer to the AmeriCorps VISTA Member Handbook: <https://www.vistacampus.gov/other-public-benefits>. Additional details are also included in Sections 2 and 3 below.

AmeriCorps State/National vs. VISTA Comparison Chart		
Question: May the following benefits be affected by my participation in a national service program?		
	AmeriCorps State/National	AmeriCorps VISTA
A. Food Assistance	NO	NO (if receiving benefits prior to service)
B. WIC, TANF	NO	NO
C. HUD Housing Programs	NO	NO
D. Veterans Benefits	NO	NO
E. Need Based Student Financial Aid	NO	NO
F. Supplemental Security Income (SSI)	NO	NO
G. Other Federal Need-Based Assistance	NO	NO
H. Social Security, including SSDI	YES	NO
I. Healthy Kids & CHIP	YES	NO
J. Medicaid & Medicare	YES	NO
K. Unemployment	N/A	N/A
L. Child Care Subsidy Program- Child Care and Development Fund (CCDF)	YES Must apply for AmeriCorps childcare benefits first	NO Must apply for AmeriCorps childcare benefits first

*Yes/No responses provided in this chart are summaries only, see Sections 2 & 3 for full details on how the public benefits program interacts with AmeriCorps.

SECTION 2. DETAIL ON PUBLIC BENEFITS NOT IMPACTED BY AMERICORPS STATE BENEFITS*

**Federally funded, based on need, and not provided under the Social Security Act.*

A. Food Assistance (SNAP/Food Stamps)

SNAP offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. In Nevada, the Department of

Health and Human Services Division of Welfare and Supportive Services administers SNAP. Members may be eligible for SNAP benefits. Eligibility depends on individual family and financial situations as well as the type of AmeriCorps program you are enrolled in.

AmeriCorps Payments:

- AmeriCorps State/National payments are excluded as income for Food Assistance
- AmeriCorps VISTA payments are:
 - Excluded if the person was getting Food Assistance or public assistance when the person joined VISTA (the food stamp allotment will not be reduced or eliminated)
 - Counted as earned income if the person was NOT getting Food Assistance or public assistance before joining VISTA (See 7 CFR § 273.9)

For More Information:

- Apply online at <http://dwss.nv.gov/snap/food>
- Visit the Food & Nutrition website for more information www.fns.usda.gov

B. Women, Infants, and Children (WIC), and Temporary Assistance for Needy Families (TANF)

WIC (Women Infants, & Children) is a supplemental nutrition program for babies, children under the age of 5, pregnant women, breastfeeding women, and women who have had a baby in the last 6 months.

The TANF Program is administered based on various laws and regulations and governed by the Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance. Program changes and instructions are received several ways, including Information Memoranda, Action Transmittals and the Code of Federal Regulations updates. TANF is designed to provide Temporary Assistance for Needy Families to care for dependent children in their own homes or in the homes of relative care-givers. TANF provides Financial and Support Services such as child care, transportation and other services.

AmeriCorps Payments:

- AmeriCorps State/National payments are excluded as income
- AmeriCorps VISTA payments are excluded as income (See 7 CFR § 246.7)

For More Information:

- Application & Eligibility: <https://accessnevada.dwss.nv.gov/public/landing-page>
- Visit the USDA WIC website at <https://www.fns.usda.gov/wic/wic-laws-and-regulations>
- TANF: https://dwss.nv.gov/TANF/Financial_help/

C. Housing and Urban Development (HUD) subsidized housing (including Section 8)

The U.S. Department of Housing and Urban Development provides funding to local agencies that offer subsidized apartments, public housing, and housing choice vouchers for low-income renters. These programs are administered by multiple local public housing authorities across the state.

AmeriCorps Payments:

- AmeriCorps State/National allowances, earnings, & payments are excluded as income for HUD-subsidized housing
- AmeriCorps VISTA payments are excluded as income for HUD-subsidized housing

For More Information:

- Get connected with a local agency in order to apply: <https://www.hud.gov/states/nevada/renting>

- See: https://portal.hud.gov/hudportal/documents/huddoc?id=DOC_35699.pdf , <https://www.hud.gov/states/nevada>

D. Veterans' benefits

The U.S. Department of Veterans Affairs has a number of programs providing financial, medical, and other assistance to veterans. Through the [Veterans Benefits Administration](#), Veterans Affairs helps service members transition out of military service, and assists with education, home loans, life insurance and much more. Your eligibility for most Veterans Affairs benefits is based on discharge from active military service under other than dishonorable conditions.

AmeriCorps Payments:

- AmeriCorps State/National: Participation should not impact eligibility.
- AmeriCorps VISTA: Under regulations issued by the Department of Veterans Affairs in the Code of Federal Regulations, Title 38, sections 3.261 and 3.262, compensation or reimbursement received by AmeriCorps VISTA members will be excluded from income in claims for compensation, pension, dependency, and indemnity compensation.

For More Information:

- For Veterans Affairs resources and contact information, including a link to look up your local Veterans Affairs facilities, visit: <https://www.va.gov/contact-us>

E. Need based federal student financial aid, such as the Pell Grant

An AmeriCorps member receives three types of benefits that are relevant to completing the FAFSA: living allowance, Segal AmeriCorps Education Award, and payment of interest on loans. These benefits should be included on the "income exclusion worksheet" of the FAFSA.

AmeriCorps Payments:

- AmeriCorps State/National: The living allowance, Segal AmeriCorps Education Award, and loan interest payments are excluded as income for the purposes of calculating the expected family contribution. Members are also eligible for loan forbearance.
- AmeriCorps VISTA: In addition to the income exclusion, AmeriCorps VISTA members may be eligible for other types of loan postponements. Those who choose the stipend are also uniquely eligible for partial cancellation of Perkins loans.

For More Information:

- Nevada College Student Aid provides financial aid resources and assistance for Nevada students and families: <https://nshe.nevada.edu/> , <http://scholarship.nevadatreasurer.gov/TheApp/?id=2023|69433>
- Resources about the Segal AmeriCorps Education award are found at: <https://americorps.gov/members-volunteers/segal-ameri-corps-education-award>
- Learn more about federal student aid eligibility requirements at: <https://studentaid.gov/understand-aid/eligibility>

F. Supplemental Security Income (SSI)

SSI is a program that offers a monthly cash benefit to individuals who are aged, blind, or who have a disability and have limited income and resources. It also may pay monthly benefits to children with disabilities under the age of 18 who come from low-income families. Many people who receive SSI have some earnings as well.

AmeriCorps Payments:

- AmeriCorps State/National payments: The living allowance, health insurance, childcare, and the education award (and related interest payments) are excluded from countable income (20 CFR § 416.1112)
- AmeriCorps VISTA payments are excluded as countable income

For More Information:

- Visit <https://www.ssa.gov/ssi/text-apply-ussi.htm> for information on how to apply for SSI and on applicants' rights.

Any other need-based Federal or federally assisted program (except a program supported under the Social Security Act)

- AmeriCorps State/National payments are excluded as income
- AmeriCorps VISTA payments are excluded as income

Commonly Used Other Programs:

Low-Income Home Energy Assistance (LIHEAP): a federally funded program designed to help low-income families meet the cost of home heating by providing a one-time payment to the heating utility.

- See: <https://www.acf.hhs.gov/ocs/resource/consumer-frequently-asked-questions>

SECTION 3. DETAIL ON PUBLIC BENEFITS THAT MAY BE IMPACTED BY AMERICORPS STATE BENEFITS*

**Federally funded, not need-based, or provided under the Social Security Act.*

G. Social Security Old Age, Survivors, and Disability Insurance (OASDI/SSDI)

The OASDI program—which for most Americans means “Social Security”—is the largest income maintenance program in the United States. The program provides monthly benefits designed to replace, in part, the loss of income due to retirement, disability, or death. To qualify for Social Security a person must be insured for benefits, which relates to their work history and other qualifying factors such as their age, disability determination, or relation to an insured individual.

AmeriCorps Payments:

- AmeriCorps State/National: Payments that are subject to FICA (i.e., living allowance) are countable as earned income (See SSA POMS DI 10505.025 Special Employment Situations). While for most AmeriCorps State/National participants, the living allowance amount received will not cause the individual to exceed the Substantial Gainful Activity (SGA) threshold, it is important for anyone who received SSDI to discuss this with their Social Security case manager before joining an AmeriCorps program.
- AmeriCorps VISTA: Payments are excluded as income

For More Information:

- Find out more: <https://secure.ssa.gov/poms.nsf/lnx/0500830537>
- How to apply at: <https://www.ssa.gov/benefits/forms/>

H. Healthy Kids’ Services & the State Children’s Health Insurance Program (CHIP)

Healthy Kids is a program which provides preventive health care such as immunizations, yearly physicals and referrals for health problems of Medicaid eligible infants, children and young adults. This program encourages referrals for developmental problems, vision, hearing and dental problems as well as family problems.

- AmeriCorps VISTA payments: are excluded as income.

For More Information:

- Medicaid: <https://www.medicaid.nv.gov/>
- How to Apply Resource: https://www.medicaid.nv.gov/Downloads/provider/NVMedicaid_Application_Provider_Guide.pdf
- Medicaid Annual Renewal: <https://dhcfp.nv.gov/Members/Home/>

Medicare

Eligibility for Medicare is not determined by income or resources. To be eligible for Medicare you must be a US Citizen or an alien living in the U.S, for 5 continuous years that has been lawfully admitted for permanent residence. Three groups qualify for Medicare:

- Age 65 and older
- Those under 65 who have received Social Security or Railroad Retirement disability benefits for 24 months. The waiting period is waived for those with ALS.
- Those with End Stage Renal Disease or permanent kidney failure.

There are several assistance programs that can help those in Medicare cover the costs. To qualify, individuals must meet income and resource guidelines.

AmeriCorps Payments:

- AmeriCorps State/National payments: may count as income for Medicare assistance programs.
- AmeriCorps VISTA payments: should not count as income for eligibility

For More Information:

- The Senior Health Insurance Information Program (SHIIP) is a free, objective, and confidential service offered through the state of Nevada to help people sort through information about Medicare and health insurance. Trained, certified volunteer counselors answer questions and give one-on-one help. For an appointment with a counselor call your local SHIIP sponsor site. Find local sites at: https://adsd.nv.gov/Programs/Seniors/SHIP/SHIP_Prog/
- <https://www.nevadamedicare.com/>

* Note that AmeriCorps members who are enrolled in Medicaid or Medicare may continue to receive this coverage and dually enroll an AmeriCorps health insurance plan offered by their program. The Medicaid or Medicare coverage will become the secondary coverage and will pick up only those costs that are not covered under the AmeriCorps policy.

J. Unemployment Insurance

Unemployment insurance is not applicable for AmeriCorps members as the State of Nevada employment law does not require coverage for members.

Individuals who are receiving Nevada unemployment insurance payments may continue to receive unemployment while serving in AmeriCorps. A participant shall not be considered to be an employee of the program in which the participant is enrolled.

K. Child Care Subsidy Program- Child Care and Development Fund (CCDF)

The CCDF Child Care Program assists low-income families, families receiving temporary public assistance and those transitioning from public assistance in obtaining childcare so they can work. CCDF funds are also used for Quality activities to improve the quality of childcare by financially assisting childcare providers in their professional development

and maintaining healthy, safe, appropriate learning environments for children 0 to 12 years of age. Other services under Quality include Resource and Referral for parents seeking childcare and consumer information on the aspects of quality childcare. Resource and Referral services are available to all Nevada families at no cost.

AmeriCorps member Nevada CCDF eligibility in relation to AmeriCorps childcare benefits:

AmeriCorps members and AmeriCorps*VISTA members who were not CCDF recipients immediately before becoming a VISTA member must apply for the childcare benefit provided for AmeriCorps members and enroll in the AmeriCorps Child Care Benefits program if eligible. If the family is eligible for childcare benefits available to AmeriCorps members, the family is not eligible for CCDF. If the household fails to provide verification showing they have applied for the childcare program available to members, CCDF will also be denied. However, an AmeriCorps*VISTA member who was a recipient of CCDF immediately before becoming a VISTA member will continue to meet the need for service requirements of CCDF. The family must also meet all other eligibility requirements for CCDF. There are currently some differences in who is considered an eligible childcare provider according to the AmeriCorps childcare benefit program and the Nevada childcare assistance program.

AmeriCorps Payments:

- AmeriCorps State: Treat the living allowance (stipend) as earned income. Do not count the childcare allowance as income. Exempt the educational award as income. Exempt the unearned in-kind benefits of health insurance, reasonable accommodations, supplies, and services made available for AmeriCorps participants who have disabilities as income.
- AmeriCorps VISTA: Payments are unearned income because participants are considered volunteers rather than employees. VISTA payments are excluded as income.

For More Information:

- AmeriCorps Child Care Benefits Program- administered by Gap Solutions: <https://americorpschildcare.com/>
- State of Nevada CCDF: <https://dwss.nv.gov/care/childcare/>

SECTION 4. ADDITIONAL STATE SPECIFIC BENEFITS AND INFORMATION

A. Establishing Nevada Residency:

Benefits of establishing residency:

- State Tax (Nevada has none)
- Voting Rights
- In state tuition
- State benefits outlined in this guide

You must be a Nevada resident and provide a Nevada street address to obtain any driver's license, instruction permit or ID card. You must also surrender any existing U.S.-issued license or ID card.

You will need to provide proof of identity (one document), and proof of Nevada residential address (two documents).

Find more information: <https://dmv.nv.gov/dlresidency.htm>

B. Employment After Service: Senate Bill 87

Under existing law, a position in the classified service of the Executive Department of State Government may be filled without competition only under certain circumstances. (NRS 284.305) This bill sets forth an additional circumstance in which a position in the classified service may be filled without competition. Specifically, this bill authorizes a position in the classified service to be filled by a person without competition if the person: (1) meets the minimum qualifications for the position; and (2) has successfully completed at least 900 hours of service in an

AmeriCorps, Youth Conservation Corps or Job Corps program in the State of Nevada not more than 2 years before the person applies for the position and such service in the AmeriCorps, Youth Conservation Corps or Job Corps program, as applicable, was directly related to the job duties of the position in the classified service.

- An appointing authority may appoint a person to fill a position in the classified service without competition if the person:
 - Meets the minimum qualifications for the position; and
 - Has successfully completed at least 900 hours of service in an AmeriCorps, Youth Conservation Corps or Job Corps program in the State of Nevada not more than 2 years before the person applies for the position in the classified service and such service in the AmeriCorps, Youth Conservation Corps or Job Corps program, as applicable, was directly related to the job duties of the position in the classified service.

Find more information: <https://www.leg.state.nv.us/App/NELIS/REL/82nd2023/Bill/9672/Text>