
Income Maximization Promoting Housing Stability

**2019 NCHV Annual Conference
May 29, 2019**



Welcome and Who's Who

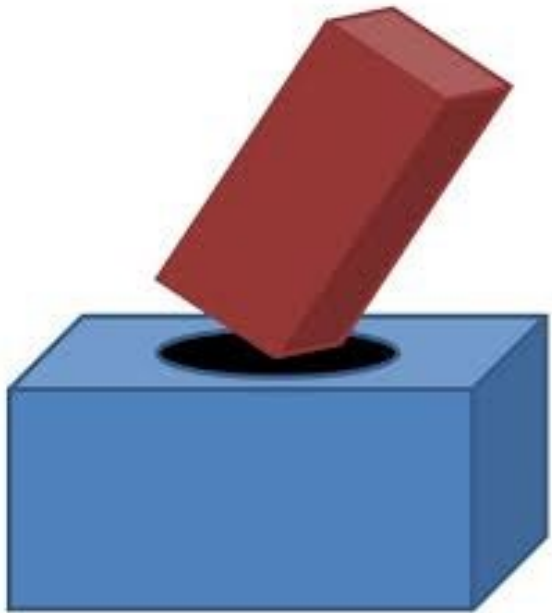
- Welcome and Presenter Introductions
- Overview of Session
- Who is in the room?
 - *Employment Specialists/Programs*
 - *Housing Specialists/Programs*
 - *Community Partners*
 - *Federal Partners*

We're going to group you up based on your role/specialty later!



Conventional Thought

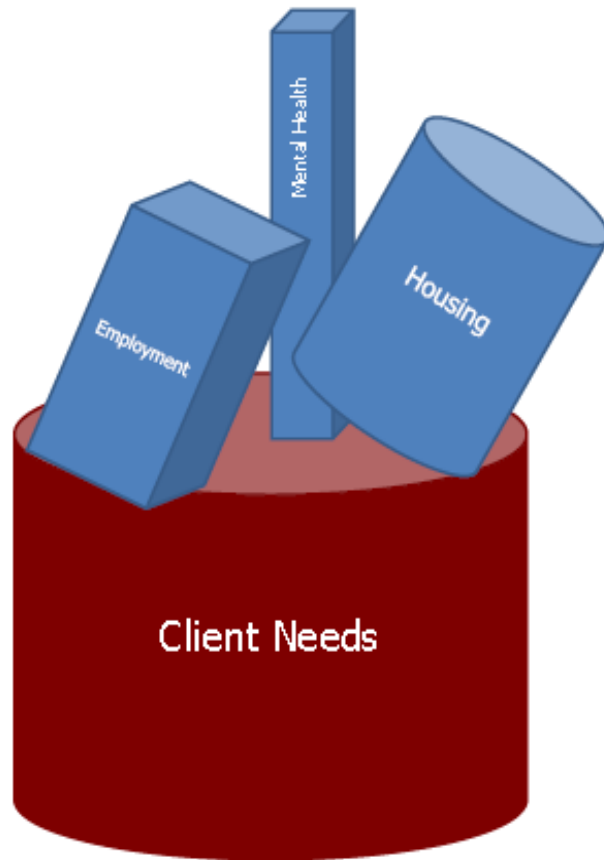
Employment/Income and Housing First =



Trying to Fit A Square
Peg in a Round Hole

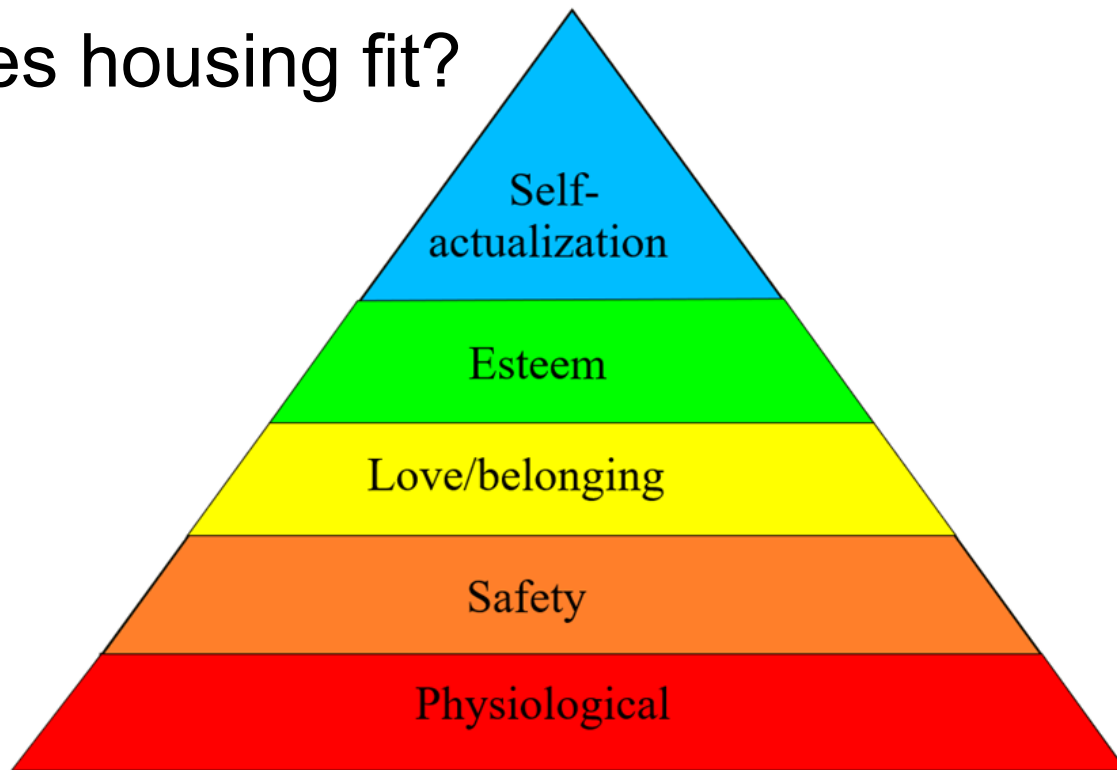


A New Perspective



Maslow's Hierarchy of Needs

Where does housing fit?



Principles of Housing First

- Immediate access
- Consumer choice
- Recovery orientation
- Individualized supports
- Social integration



Housing First Goals

What is the goal of Housing First?

- Short term → crisis response
- Long term → housing stability



The First Step: A Preliminary Budget

To know how much rent a person could pay, the first step is a **preliminary, basic budget assessment**:

- **Current** income: Sources, amounts, duration
- **Current** debts: Amounts, monthly payments, duration
- How much is **currently** available for housing?

Remember: Without a deep, permanent subsidy, most extremely low-income clients will pay more than 50% of their income for housing. We are not solving this problem of poverty.



Honest Monthly Budget(ing)

The Honest Monthly Budget Sample

Client: **Chris**

Version: **1**

Date: **February 6**

Things that I have to spend money on:		Formal ways I get money:	
Rent	\$604	Job	\$0
Utilities	\$0	General Welfare	\$731
Food	\$100	Disability	\$0
Arrears	\$300	Pension	\$0
Repairs	\$0	Inheritance	\$0
TOTAL	\$1004	TOTAL	\$731

Other money that comes in goes toward:		Informal ways I get money:	
Child Support	\$0	Binning/Bottle Collecting	\$100
Debts	\$50	Odd Jobs	\$75
Cigarettes	\$100	Treasure Hunting	\$0
Coffee	\$0	Baby Sitting	\$50
Alcohol	\$200	Sex Work	\$0
Other Drugs	\$0	Drug Running/Dealing	\$0
Health Stuff	\$30	Day Labour	\$200

Source: [OrgCode](#)



The Second Step: Identify and Plan for the Gap

If current income (from all sources) minus fixed obligations and discretionary spending will not support rent:

1. Housing First: Rapid Exit from Homelessness...
2. Financial Assistance while working on...
3. A Case Plan with a major, but appropriate, focus on increasing income and/or reducing expenses, and where necessary...
4. Any eye toward potential future needs.



Income: Stereotypes vs Realities

“Veterans who have more income will spend more money on drugs or alcohol, hindering their recovery and housing”

FALSE: Studies have suggested Veterans with mental illness/co-occurring spend increased income on items like food, clothing, housing.

NOT TO MENTION: Staff can assist the person to budget increased income, using a harm reduction approach, so that paying for housing is a priority.



Income: Stereotypes vs Realities

“Homeless people don’t work”

FALSE: Past research says nearly half of homeless persons did some kind of paid work in the last month. Close to 2/3 had been working consistently since a young age.

NOT TO MENTION: SSVF staff can help people access resources that can help them find and keep jobs.



Income: Stereotypes vs Realities

“If we increase benefit income, Veterans will disengage from other non-financial supportive services”

FALSE: Research has shown that Veterans experiencing homelessness are more likely to utilize other VA/community resources if they are connected to VA benefits

NOT TO MENTION: Once Veterans have a stable source of benefits, they may be less stressed and more willing/able to set other goals and utilize other resources.



Employment



Employment and Housing

- Facilitating stable housing is the priority
- Employment is never a requirement—*although lack of employment income may significantly limit housing choices*
- Employment is an tool to increase income, but it not the only tool
- Employment can be combined with cash benefits
- Employment should be driven by Veteran choice and realistic expectations

***Don't assume everyone can work; and
don't assume any individual can't work!***



Employment: Benefits and Barriers

What are the benefits of employment?

- Income
- Empowerment/esteem
- Contribution to Society
- Connection to others
- Improved physical/mental health



What are the barriers?

- Common barriers
- Population-specific barriers



Integrating Employment and Housing

Let's review the 5 principles with an employment lens:

- Immediate access
- Consumer choice
- Recovery orientation
- Individualized supports
- Social integration



Implementation

- Introduce idea of employment early and often
 - Make it a priority at intake
 - Focus on client choice
- Assess Readiness
- Case Conferencing
- Customized Services
- Job Placement
- Supports for Retention



Assessment: Employment History

Consider the person's employment history:

- ✓ Recent? Years ago?
- ✓ "Successful" (decent performance, not terminated for problem behavior, could obtain reference)?
- ✓ Full or Part-Time? Under the table or on the books?
- ✓ Past earnings?
- ✓ Education, Training, Skills?
- ✓ Person's interest and preferred job(s)?

Decision: Are you equipped to assess employment opportunities, or do you need expert partners to help you?



Assessment: Current Status

Consider the person's current situation and goals:

- ✓ Consider the Veteran's goals and strengths
- ✓ Is the Veteran willing and able to work at this time?
- ✓ Does the Veteran have reasonable expectations related to income growth?
- ✓ Would employment lead to unintended consequences (loss of subsidy, loss of benefits)?
- ✓ Are there lifestyle issues that limit employment opportunities (drug use, past criminal behaviors)?
- ✓ Are there medical issues that need to be accounted for in job search (inability to perform certain tasks)?



Assessment: Employment Market

Consider the types of jobs available locally:

- ✓ Vacancies and general labor market
- ✓ Earning potential
- ✓ Competition from other unemployed seekers
- ✓ Match with person's experience, skills, preferences
- ✓ Geography, transportation and accessibility
- ✓ Conflict/compliment other income streams

Decision: Are you equipped to understand employment market, or do you need expert partners to help you?



Know The Employment Resources

- Homeless Veterans Reintegration Program (HVRP)
- VA Vocational Rehab and Employment (VR&E)
- Jobs for Veterans State Grants
- Senior Community Service employment Program (SCSEP)
- American Job Center (AJC)
- Local Veterans Employment Representatives (LVERS)
- Workforce Innovation and Opportunity Act (WIOA)
- Other mainstream partnerships



Can an Unemployed Person Afford Rent?

- Employment with a **living wage**, for a person **who can obtain and retain a job** is ideal.
- A person who can only obtain and retain work at **minimum wage** is not always better off than a person who qualifies for **income supplements**
- Often a **combination** employment and benefits is necessary
- Even some people on fixed subsidy (paying 30% of income for housing) may want/need increased income resources while enrolled



	State Minimum Wage	TANF Plus SNAP Benefits Family of 3	SSI Plus SNAP Benefits, Individual
Georgia	\$5.15/hour \$9,577/yr	\$280/month TANF + \$511/month FS (maximum) \$9,492/year	\$771/month SSI \$194/month FS \$11,580/year
Indiana	\$7.25/hour \$13,284/yr	\$288/month TANF \$511/month FS (maximum) \$9,588/year	\$771/month SSI \$194/month FS \$11,580/year
Washington	\$11.00/hour \$19,914/yr	\$521/month TANF \$511/month FS (maximum) \$12,384/year	\$771/month SSI \$194/month FS \$11,580/year

Source: U.S. Department of Agriculture, "SNAP Fiscal Year 2017 Cost-of-Living Adjustments, Source: TANF benefit levels for a single-parent family of three were compiled by CBPP from various sources and are current as of July 1, 2016. Sources: U.S. Dept. of Labor, <http://www.dol.gov/esa/minwage/america.htm>; and state web sites.

Benefits



Increasing Income: Benefits

- VA Benefits
- Mainstream Benefits
- SOAR
- Other



A Multi-Dimensional Approach

- Just because Veterans qualify for VA, doesn't mean they DON'T also qualify for other resources
- Important to know how different streams impact each other
- Benefits aren't stagnant and require ongoing paperwork/monitoring – help Veteran understand how to navigate
- Understand state/local income access opportunities
- Partnership, partnership, partnerships!



SSI/SSDI Outreach, Access, and Recovery (SOAR)

- Designed to provide assistance to homeless or at-risk individuals who have disabling conditions to increase access to SSI and SSDI
- Since 2006, have assisted more than **45,137 people** who were experiencing or at risk of homelessness in obtaining SSI or SSDI benefits
- In 2018, SOAR-trained providers across the country maintained an average approval rate of **65 percent** for initial applications in an average of **100 days**
- In contrast to the SOAR model's high approval rates, individuals who are experiencing homelessness and **do not have SOAR assistance have a 10- to 15-percent approval rate, and all applicants regardless of housing status have a 29 percent average approval rate** on initial applications

Check out <https://soarworks.prainc.com/> 

SOAR and Housing

- SOAR assistance can be a critical service for Veterans even if already have other income
- SOAR assistance can be delivered concurrent to other income/tenancy supports
- Programs should have a clear, formal relationship with SOAR-trained providers or provide SOAR assistance directly
- Providers may need/want to pool resources to ensure a Veteran SOAR specialist is available for qualifying Veterans



Let's Hear From You!

- ✓ How many Veterans apply for SSI or SSDI while in your program?
- ✓ Does a SOAR-trained person help those Veterans apply?
- ✓ What types of linkages has your program made for SOAR-related assistance? How do referrals work?
- ✓ Are any of your staff SOAR-trained? Which staff?



Combining Income Streams

- ✓ Combining VA Benefits and SSI
- ✓ Combining VA Benefits and SSDI
- ✓ Combining SSI/SSDI
- ✓ Combining Employment with Benefits
- ✓ Include/consider other state/local benefit streams
- ✓ Focus on finding the most **appropriate, individualized, net-positive** combination of income supports available



Understand the Limitations

- Each benefit stream reacts differently to employment/earned income
- Multiple benefit streams can often be combined
- SSVF should have basic understanding of how combining streams effects overall income

Example:

SSI income changes based on VA benefit amount, but SSDI income is NOT affected by other income streams



Example of Combining Benefits: VA & SSI

VA Disability Income and SSI	Amount
VA Monthly Disability Benefit Amount	\$400
General Exclusion	- \$20
Counted VA Income	= \$380
Maximum Monthly SSI Benefit Amount (2019 rates)	\$771
Counted VA Income	- \$380
Monthly SSI Amount	= \$391
Total Monthly Income (VA + SSI benefit amounts)	\$791



Example of Combining Benefits: VA & SSDI

Benefit	Monthly Income
VA Monthly Disability Benefit Amount	\$400
SSDI Monthly Benefit Amount	+ \$850
Total Monthly Income (VA + SSDI payments)	= \$1250



Benefits: Learn More

- ❖ SOAR Toolkit (published July 2017)
- ❖ *SSVF University VA Benefit Webinars/Briefs*
- ❖ *VBA Homeless Coordinators/Representatives*
- ❖ *VA Benefit Guides*



Break

Group by Specialty when you return!



Case Studies



-
1. Review your assigned case with your table
 2. Come up with a general housing and income strategy for the case
 3. Write down your first three next steps in supporting this household
 4. Report and Repeat with other cases

15 Minutes



***Group:* What other cool stuff are you doing to help Veteran achieve greater housing stability through increased income?**



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