**CREATING A REASONABLE HOUSING PLAN**

**SUPPORTIVE SERVICES FOR VETERAN FAMILIES PROGRAM (SSVF)**

*It is the policy of the VA to support a “Housing First” model in the approach to addressing and ending homelessness. Housing First establishes housing stability as the primary intervention in working with homeless persons.*

**I. Any SSVF Housing Stabilization Plan should have several key characteristics:**

* The ultimate goal is to obtain and/or retain permanent housing.
* If the household is living in a situation that jeopardizes their safety, such as on the streets, the initial Plan must focus on immediate resolution of the crisis.
* If the household is at imminent risk of losing housing that they can and should keep, the initial Plan must focus on preserving that housing.
* Intermediate goals are designed to achieve milestones that are necessary to obtain or retain permanent housing.
* Program participants have input and final decision for all goals, actions steps and timelines.
* Action steps to achieve goals are clear, simple-to-understand, measurable, and can be accomplished within a relatively short period of time.
* Case manager and/or participant responsibility is designated for each action step.
* A target date is set for completion (or review) of the steps and the overall Plan.

The overarching goal in all SSVF Housing Plans is always stabilizing ***permanent housing***, but this may require several intermediate goals and frequent updating of the action steps before that final goal is achieved. Thus ***there would rarely be one single Plan*** that guides household and case manager’s efforts throughout participation in the SSVF program. The following progression of the Housing Stabilization Plan(s) may be used as a general guide for programs as they follow the participant from: **1.**Immediate crisis resolution, to **2.** Short-term planning for preventing or resolving homelessness (prevention or rapid re-housing), to 3**.** Follow-up or post-program planning. All SSVF programs will not necessarily utilize all three stages of Housing Stabilization Plans for every participant. The number and sequence of Plans/revisions will depend upon the household’s situation and the SSVF grantee’s program design, but will normally fall into three stages:

1. **Crisis Resolution Plan**. Not all households will need a Crisis Resolution Plan but for some participants, the first and (until resolved) only goal may be focused on resolving an *immediate crisis* that jeopardizes safety, such as:
* A family with small children is living in their car, in dangerously cold weather.
* A Veteran is facing domestic violence if she does not leave her home; she has no safe alternatives.
1. **Short-Term Prevention or Rapid Re-Housing Plan.**  When a participant is safe, the Housing Stabilization Plan will focus on homelessness prevention or rapid re-housing goals, the core of the SSVF program. While permanent housing is the ultimate goal, intermediate objectives may be necessary. An intermediate goal for a homeless participant may be “move into subsidized SRO unit.” Once explored in more detail, the SRO may have a waiting list—so another intermediate goal must be selected (such as “obtain efficiency, with shallow rent subsidy, while waiting for subsidized SRO unit to become available”). These intermediate goals, once achieved, help the household progress toward the final goal. So this stage may include more than one revision of the Housing Stabilization Plan.
2. **Post-Program/”Aftercare” Plan**. Finally, many SSVF programs help program participants plan for continued housing stability after leaving SSVF and all offer assistance in connecting households to ongoing community resources. The Post-Program Plan would usually include these additional referrals. The case manager will generally have limited or no responsibility (depending upon program design) for action steps once the household exits the program.

**PREVENTION OR RAPID RE-HOUSING PLAN(S) (core of SSVF program)**

**Used to**: Establish action steps for preventing or resolving homelessness.

**Requires assessment** focused on the household’s barriers to obtaining and/or retaining housing. This includes Tenant Screening Barriers (that would prevent a landlord from accepting the household as a tenant) and Housing Retention Barriers (income; lack of knowledge or skills related to tenancy; impairments or disabilities that prevent an individual from complying with the lease and/or meeting the social expectations of renting).

**CRISIS RESOLUTION PLAN (if needed)**

**Used to**: 1. immediately resolve living situations that risk participants’ safety; or 2. retain housing that can and should be saved but will be lost without immediate intervention.

**Requires assessment** focused on the crisis situation and the participant’s ability to take independent or guided action to resolve.

**POST-PROGRAM PLAN (if offered)**

**Used to**: 1. Includes the household’s “crisis plan” of actions they will take if a previous housing crisis recurs; 2. Continues supports/resources that have been established during the program; and 3. Offers a roadmap towards longer-term goals such as increased income or other goals related to stability.

**Requires Assessment** of resources; action steps needed to continue progress; household’s choices regarding future goals.

Program participants will generally be in agreement with goals that are clearly designed to resolve their immediate housing problems. They may be less interested in longer-term goals; nearly everyone experiencing a crisis will focus on the issues that are immediately threatening to his or her physical and emotional health—and that of their children. Once housed, most people are willing and able to shift their attention to other important housing-related goals, such as increasing their income. But not everyone will be willing or able to work on longer-term goals.

Action steps are harder for most people who are facing imminent or current homelessness to initiate. Not only are they under stress and focused on “survival” needs; in most cases they also lack knowledge of the resources that might assist them or the steps necessary to secure those resources. SSVF staff have critical connections to landlords; know how to obtain public and VA benefits; have the ability to mediate tenancy issues, etc. The Plan’s action steps will include those activities that must be completed by program participants and those the case manager will achieve.

**II. What makes a Housing Plan “reasonable”?**

* **A Housing Stabilization Plan assists a household to quickly re-gain the sense of safety that accompanies having a home. It does not require that the household accept help now, from this program, to resolve other life problems that may be unrelated to their immediate housing crisis (or at least be perceived by the household as unrelated).**

It is not reasonable to assume that all people in crisis are willing and able to quickly move beyond resolution of the immediate problem and into longer-term life changes. It is also not reasonable to expect that they can quickly achieve a higher level of self-sufficiency than they ever experienced previous to the crisis. While some households can and do make this level of progress, they are the exception. It is more likely that once a household regains immediate stabilization, they have more interest in obtaining the tools and community resources to help them with future challenges. They also have new insight about longer-term possibilities and the obstacles to their own goals. People nearly always move forward at the time and pace that works for them. While encouragement may help them advance more quickly, pressure to achieve too much, too fast, may have the opposite effect.

* **The number of goals and action steps do not exceed the participant’s willingness and ability. This means that not all participants are expected to be able to achieve the same goals or accomplish the same number or complexity of action steps.**

It is not reasonable, or even possible for most people to simultaneously make numerous changes in behaviors that are strongly ingrained. People can change, but their ability to do so depends upon genetics; their experiences with success; the rewards they have experienced in their environment; “secondary reinforcement” by their family/friends, and other factors. Setting a goal of changing even one set of behaviors is challenging. To make things worse, trying to change one behavior may actually reduce the ability to simultaneously change another behavior. Plans that set goals requiring changes in ingrained behaviors will be most effective if the target changes are **smaller**, if success is more **easily achieved,** especially at first, and if changes are **sequential** rather than simultaneous.

In most cases, it is preferable to include only action steps that can be accomplished within the time period between face-to-face meetings. If a participant sees his/her case manager weekly during the initial stages of the program, the action steps should be those that can be taken within a week. The frequency of visits and Plan updates will depend on the SSVF program’s caseload size and the degree to which the participant’s situation and personal challenges limit his/her ability to take organized action.

* **Income goals and timelines take into consideration both the individual’s income history, abilities and challenges, and the current state of his/her community’s housing and job markets. In many cases, a focus on decreasing expenses (including housing) and maximizing benefits will be more realistic intermediate goals. “Curing” poverty, particularly long-term poverty, is not a reasonable goal for a short-term program like SSVF.**

Increasing income is an effective approach to longer-term housing stability, but a significant increase in income is often not realistic. Smaller increases-- in number of hours worked or an increase in a disability benefit may be more reasonable goals. Unemployed participants, especially those with limited education or skills, those over 50 years old, and those with impairments that limit their ability to work--especially in communities with few jobs--may find their income will actually be lower in a new job. This reality means that every effort must be made to decrease all possible household expenses, including moving to less expensive housing. In-kind resources and subsidies (rent, utilities, child care) can also make it more feasible to pay the rent even when monthly income cannot be increased. And even though the waiting lists are long for subsidized housing units or rental vouchers, households should apply for any and all rental subsidies for which they are eligible.

**SSVF Reasonable Plan Template**

**Participant Name:** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Case Manager Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**PURPOSE OF THIS PLAN:**

\_\_\_ Crisis Plan to assure safety \_\_\_ Rapid Re-Housing \_\_ Prevention of Homelessness \_\_\_ Follow-up Plan for Longer-Term Housing Stability

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| **Goals:** |
| **Action Steps** | **Person Responsible** | **Target Date for Completion or Review** |
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| **Next Review and Plan Update (Date/Place):** |
| **SSVF Participant Signature:** |
| **Case Manager Signature:** |