



# **Assisting Veterans with Financial Management and Fiduciary Services**

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## **Overview**

- **Homelessness and Financial Problems**
- **Start with a Soft Touch -The Approach is Critical**
- **Dealing with Old Debt**
- **Using Harm Reduction Financial Strategies**
- **A Word of Caution**
- **Assisting Veterans Who Will Accept Voluntary Fiduciary Services**
- **Incompetency Status and Appointment of Guardians by Courts**
- **Q&A**



## Homelessness and Financial Problems

- A Leading Reason for Loss of Housing
- The Downward Spiral of Homelessness and Financial Problems
- Case Managers Checklist of Financial Issues
  - Outstanding Rent Payment Debt
  - Outstanding Utility Payment Debt
  - Unresolved Debt
  - Alimony and Child Support
  - Court Fees and Legal Obligations
  - Bad Credit Histories
- An Opportunity to Increase Housing Stability



## **Start with a Soft Touch -The Approach is Critical**

- Do Not Start with Confrontation!
- Approach with an Understanding that Financial Problems are Embarrassing
- Engage the Client in Discussion about Financial Issues in a Non-Judgmental Way with Emphasis on Accepting Help



## Dealing with Old Debt

- Focus on Debts that Could Impede Housing
  - Rental Debts
  - Utility Company Debts
- Using Agency Support for Old Debts
  - Legal Aid
  - Child Support Debt

SSVF

The HHS-VA-ABA Collaborative

<https://www.acf.hhs.gov/css/toolkit-childsupport-collaborations-veterans>

State Departments of Veterans Affairs

- Credit Repair???



## Using Harm Reduction Financial Strategies

- Start with Voluntary Efforts to Reduce Impulsive Spending Habits
- Setting Budget Priorities with a Focus on Survival Needs
- Automated Bank Drafts Timed to be Released when Electronic Pension Funds Reach the Bank  
<http://www.wisebread.com/how-to-set-up-automatic-payments>
- Helping Clients Make Funds Less Accessible by Money Orders



## Using Harm Reduction Financial Strategies (Continued)

- Encouraging Clients with Impulse Control Problems to Give Up ATM Cards
- Money Management Groups and Classes
  - Using Local Resources (Banks, Savings and Loans)
- <http://www.lindasdailylivingskills.com/2011/03/daily-living-skills-series-budgeting.html>
- <http://www.mentalhealthamerica.net/managing-your-money>
- <https://www.money-basics.info/resources-info/mental-health-financial-issues/>



## A Word of Caution!

- Veterans Sometimes Request that Case Managers or Providers Manage Their Money
- Under **NO** circumstances should VA Case Managers or VA Providers Manage Money for their Clients
- This is a Clear Violation of Standards of Ethical Conduct



## **Assisting Veterans Who Will Accept Voluntary Fiduciary Services**

- Local non-profit, county, and faith-based fiduciaries and guardians
- VA Cannot Endorse a Specific Agency, but Case Managers Can Find Agencies and Individuals That Offer Fiduciary Services thru an Internet Search
- When VA and Social Security Benefits are Involved, the Fiduciary Must Apply and Meet the Strict Standards of VA and SSA
- Fiduciary Must Always Act in “Best Interest” of the Beneficiary



## **Social Security Benefit Fiduciary Appointment (Representative Payee)**

- A Fairly Simple Process Usually Taking Two to Three Months
- Same Process for SS, SSI and SSDI Benefits
- Requires a Physician completing:  
SSA-787 PHYSICIAN'S/MEDICAL OFFICER'S STATEMENT OF PATIENT'S CAPABILITY TO MANAGE BENEFITS



## **Social Security Benefit Fiduciary Appointment (Representative Payee)**

- SSA Usually Uses Non-Profit Fiduciary Agencies if a Relative Cannot Be Found
- More Information Is Available on Social Security's Web Site:

<https://www.ssa.gov/payee/>



## **VA Benefit Fiduciary Appointment**

- For Veterans Requesting Voluntary Appointment of a Representative Payee
- Assist the Veteran with Preparation of a Letter Requesting a Representative Payee
- Help the Veteran Describe Why They Need a Payee
- The Veteran Can Request a Waiver of the 60 Day Due Process Provision in the Letter



## **VA Benefit Fiduciary Appointment (Continued)**

- Case Manager Should Provide a Homelessness Verification Letter
- The Veteran Will Need a Statement from His or Her Medical Provider stating that the Veteran is Incapable of Managing His or Her Funds for VA Purposes and the Reasons for that Opinion
- The Documentation of this Opinion is Usually Placed in a Progress Note



## **VA Benefit Fiduciary Appointment (Continued)**

- Case Managers Send the Documents to the VA Fiduciary HUB of the State the Veteran Resides using Established Referral Protocol
- Fiduciary HUB Staff Will Appoint a Field Examiner
- A Field Examiner Will Conduct a Face to Face Interview with The Veteran to Determine Competency Status
- Case Managers Are Encouraged to Check with the Assigned Fiduciary HUB Staff on Status of Fiduciary Appointment



## VA NATIONAL CENTER ON HOMELESSNESS AMONG VETERANS

*Promoting data-driven, evidence-based solutions to end Veteran homelessness*

### **VA'S Web Site on Fiduciary Services:**

<https://benefits.va.gov/fiduciary/>



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## VA Fiduciary HUB Map



# Your VA Fiduciary HUBs

## **Fiduciary Hub**

- **Salt Lake City Fiduciary Hub**

PO Box 58086

Salt Lake City, UT 84158

1-888-407-0144, #6

VA Email:

VAVBASLC/RO/FIDUCIARY/PRO  
MULGATION

## **Jurisdiction**

Alaska Idaho Oregon

Arizona Montana Utah

California Nevada Washington

Colorado New Mexico

Wyoming Hawaii

# Your Fiduciary HUBs

## Fiduciary Hub

- **Lincoln Fiduciary Hub**

PO Box 5444

Lincoln, NE 68505-5444

1-888-407-0144, #3

VA Email:

VAVBALIN/RO/FIDUCIARY/PRO  
MULGATION

## Jurisdiction

Kansas                      South Dakota

Nebraska                    Texas

North Dakota              Mexico

Oklahoma

Central and South America

# Your Fiduciary HUBs

## Fiduciary Hub

- **Milwaukee Fiduciary Hub**

PO Box 14975

Milwaukee, WI 53214-0975

1-888-407-0144, #5

VA Email:

VAVBAMIW/RO/FIDUCIARY/PR  
OMULGATION

## Jurisdiction

Arkansas

Illinois

Iowa

Louisiana

Minnesota

Missouri

Wisconsin

# Your Fiduciary HUBs

## **Fiduciary HUB**

- **Columbia Fiduciary Hub**

PO Box 9367

Columbia, SC 29209-9998

1-888-407-0144, #1

VA Email:

VAVBACMS/RO/FIDUCIARY/PR  
OMULGATION

## **Jurisdiction**

Florida Georgia

North Carolina

South Carolina

# Your Fiduciary HUBs

## Fiduciary HUB

- **Louisville Fiduciary Hub**

PO Box 3487

Louisville, KY 40201

1-888-407-0144, #4

VA Email:

VAVBALOU/RO/FIDUCIARY/PR  
OMULGATION

## Jurisdiction

Alabama

Kentucky

Mississippi

Virginia

Tennessee

Washington, DC

West Virginia

Puerto Rico

# Your Fiduciary HUBs

## Fiduciary HUB

- **Indianapolis Fiduciary Hub**

P O Box 441480

Indianapolis, IN 46244

1-888-407-0144, #2

VA Email:

VAVBAIND/RO/FIDUCIARY/PROM  
ULGATION

## Jurisdiction

Connecticut

Asia

New Jersey

Indiana

Canada

Ohio

Maryland

Massachusetts

Michigan

New Hampshire

Delaware

Australia

New York

Maine

Europe

Pennsylvania

Rhode Island

Vermont

# Your Fiduciary HUBs

## **Fiduciary HUB**

- **Manila Fiduciary Activity**

1501 Roxas Boulevard

Pasay City, PI 1302

VA Email:

VAVBAMPI/RO/F&FE

## **Jurisdiction**

Republic of the Philippines



## **Incompetency Status and Appointment of Guardians by Courts**

- Laws Vary from State to State on Who May File
- VA and SSA can Make a Ruling of Incompetency Without Court Process
- A Medical Opinion is Almost Always Required (Frequently a Mental Health Provider)
- The Beneficiary is Entitled to Due Process and Representation
- The Process for Court Declared Incompetency is Usually Longer



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## Q and A