

A Quick Guide to Assist Homeless Veterans with Financial Management and Fiduciary Services

This document is a compilation of suggestions from Staff involved with VA's Safe Haven Program for assisting Veterans who have had problems with money management and losing their housing because of inability to manage their finances.

Start with a Soft Touch:

Most people don't like to admit to financial problems or with difficulties managing their money. The same is true for the homeless. In many instances their problems managing what little resources that they have may be compounded by substance use or addictions. Asking probing questions about their mismanagement or confronting them with facts about their not paying the rent or the utility bill usually results in denial, excuses, and a frustrating conversation for both the case manager and the client.

Successful intervention to assist the homeless client usually requires a softer approach. When discussing some of the responsibilities of being a tenant, paying rent, and having money for essentials, take a softer approach and ask if these things have ever been a problem and if help might be needed. Assure the Veteran that this sometimes happens, and it's normal to feel embarrassed about it, but that by working together and trying some approaches that have helped other homeless Veterans, these issues can be worked out. A softer approach usually starts with discussion and encouraging the homeless Veteran to talk about financial problems and their willingness to accept financial management assistance. The establishment of a working relationship of trust is necessary for this intervention to be productive.

Dealing with Old Debts:

Old debts sometimes prevent Veterans from being able to obtain a new lease or have utilities turned on as they transition to permanent housing. Safe Haven case managers have found it helpful to begin a discussion with the Veteran quite soon after admission and begin a dialogue about addressing the old debts. Sometimes legal assistance from agencies like the Legal Aid or other agencies that provide legal advocacy for housing clients are needed. Priority should generally be focused on resolving debts that would impact housing lease up such as rental and utility debts.

Using Harm Reduction Financial Strategies:

Safe Haven staff often refer to the "beginning of the month curse", a time when clients receive their pension and compensation checks, and sometimes spend their pensions within days, ignoring their financial obligations such as rent, utilities, and even their food and meal needs for

the month. There are several strategies used by homeless program case managers that may be helpful, given that the homeless Veteran is willing to agree to the strategy. They are as follows:

- Automated bank drafts timed to be released when electronic pension drafts reach the bank
Most pension, social security, and Veteran's compensation funds are electronically deposited in the Veteran's account. Most banks will assist clients with selected monthly automatic disbursements to landlords, utilities, and other recurring obligations. Many Veterans find this to be a workable arrangement that still provides them with full control of all funds after their survival needs are met. It should be emphasized that the Veteran must set this up and agree to do this on a continuing basis. Most banks have "How to" guides on setting up these payments on line, but the following is a non-bank guide:
<http://www.wisebread.com/how-to-set-up-automatic-payments>
- Using money orders, etc., to make the funds less accessible
Some homeless clients have worked with case managers to devise systems that make their funds less accessible than cash or something that can be easily cashed to satisfy an urge to use funds for drinking or drugs.
- Money management groups and classes
Many successful Safe Haven Programs offer groups and classes to assist Veterans with better management of their funds. These groups and classes offer an opportunity for Veterans to discuss past problems they have had, but more importantly to plan and develop money management strategies that will work for their unique set of circumstances. Guides for conducting these groups and classes are readily available on line, such as the following:
<http://www.mentalhealthamerica.net/managing-your-money>
<http://www.lindasdailylivingskills.com/2011/03/daily-living-skills-series-budgeting.html>

Under no circumstances should VA or Safe Haven staff manage money for their clients. Directly managing money for clients with whom you have a case management or professional relationship is considered a violation standards of ethical conduct and prohibited by VA.

Assisting Veterans with Fiduciary Services:

Many Veterans who have lost their housing and have had long standing problems with money management, often complicated by mental illness and addiction, may request assistance to find a fiduciary or representative payee. Any Veteran can voluntarily request these services and there are a number of options available to accommodate these needs.

Local non-profit, county, and faith based fiduciaries and guardians:

Manny localities have these services readily available from non-profit groups, county government, and faith based organizations. In some case, Veterans may have relatives or friends that they request to fill this role. It should be noted, however, that when Social Security or VA benefits are involved, these organization must apply and meet the strict standards of fiduciary responsibilities provided in publications cited later in this narrative.

There are multi-state and national non-profit fiduciary agencies that also provide these services. Case managers are encouraged to locate these services by use of an internet search engine as VA cannot endorse the use of any individual agency.

Social Security Benefit Fiduciary Appointment:

The homeless program case managers have generally found the appointment of a fiduciary or representative payee for Social Security benefits, SSI, or SSDI to be relatively simple and generally able to be accomplished in two to three months' time. The process begins by having the Veteran's physician fill out SSA-787 PHYSICIAN'S/MEDICAL OFFICER'S STATEMENT OF PATIENT'S CAPABILITY TO MANAGE BENEFITS

[file:///C:/Users/Owner1/Documents/Fiduciary%20Svc/SSA-787%20Physicians%20Statement%20\(1\).pdf](file:///C:/Users/Owner1/Documents/Fiduciary%20Svc/SSA-787%20Physicians%20Statement%20(1).pdf)

A referral is then made to a non-profit fiduciary program with the accompanying SSA-787. Each non-profit usually has their own referral forms, so the agency should be contacted to obtain the correct forms. This process usually takes no longer that two to three months.

The Social Security Administration has a more detailed guide on fiduciary and representative payee matters that is available on line at:

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

VA Benefit Fiduciary Appointment:

The process for assisting a Veteran with the appointment of a VA representative payee is similar.

Safe Haven case managers have suggested the following steps in expediting the referral to the local VA Regional Office to assist Veterans in securing a fiduciary or representative payee:

- Assist the Veteran with preparation of a letter requesting a representative payee and he reasons he or she finds it necessary to have a fiduciary. The letter, if the Veteran is in agreement, request waiver of the 60-day due process time. (A sample letter can be found in Attachment A)

- Case Manager should provide a homelessness verification letter so that the referral can be flagged as homeless
- The case manager should discuss the Veteran's request and needs with the Veteran's medical provider and obtain an opinion that the Veteran is incapable of managing his or her funds for VA purposes and the reasons why he/she is incapable. Supporting information about the Veteran's medical/mental health substance use conditions is extremely helpful. The documentation of this opinion is usually place in a progress not, but case managers have found that if the underlined words above are used it is helpful in expediting the referral.
- The case manager then submits the documents listed above to the local VARO through their established referral process.
- VARO and staff from the Fiduciary HUB will then evaluate and make a determination of the Veteran's incompetency status. A field examiner will conduct a face to face interview with the Veteran and it is best to make contact with the local field examiner unit so that they can be assisted in locating the Veteran and to clarify any questions that they may have in an expeditious manner.
- Case managers suggest periodically following up with Regional Office to determine that the referral is passed on to the Fiduciary HUB and then follow up with the assigned Fiduciary HUB staff person on a regular basis. It is helpful to establish a relationship with HUB staff to expedite locating the Veteran and providing necessary information. (A listing of the Fiduciary HUBS and their assigned area of jurisdiction is included in Attachment B)

More detailed information about VA's fiduciary program in the following VA Publication:

file:///C:/Users/Owner1/Documents/Fiduciary%20Svc/Fid_Guide.pdf

Special recognition and thanks for providing information for this guide is given to:

Molly Batschhelet

Dr. Myron Booker

Dr. Roger Casey

Vernon Davenport

Fred Fearday

Attachment A

DATE

VA Regional Office

LOCAL VARO ADDRESS

Re: Request to have a fiduciary appointed.

Veteran: NAME, SSN, DOB

I, VETERAN NAME, am writing to formally request a fiduciary. I have a history of cocaine abuse and schizophrenia and feel I could use assistance in managing my monthly Service Connected Compensation funds as I am unable to currently manage my money and take care of my basic needs at this time. I am currently homeless and feel that given my pattern of mismanagement of money, I will not be able to successfully gain housing or stability if I am left managing my funds at this time.

At the point that I feel more stable in my recovery and feel that I am better able to manage my money, I will contact VARO to discuss the process to be evaluated to discontinue a fiduciary. I request that this claim be expedited and I waive my right to due process.

My phone number is XXXX. My VA Health Care for Homeless Veterans Social Worker, INSERT SW CONTACT, can also be a point of contact for me.

Thank you very much for your consideration.

Sincerely,

Attachment B

Fiduciary Hub	Jurisdiction		
<p>Salt Lake City Fiduciary Hub PO Box 58086 Salt Lake City, UT 84158 1-888-407-0144, #6 VA Email: VAVBASLC/RO/FIDUCIARY/PROMULGATION</p>	<p>Alaska Arizona California Colorado Hawaii</p>	<p>Idaho Montana Nevada New Mexico</p>	<p>Oregon Utah Washington Wyoming</p>
<p>Lincoln Fiduciary Hub PO Box 5444 Lincoln, NE 68505-5444 1-888-407-0144, #3 VA Email: VAVBALIN/RO/FIDUCIARY/PROMULGATION</p>	<p>Kansas Nebraska North Dakota Oklahoma America</p>	<p>South Dakota Texas Mexico Central and South</p>	
<p>Milwaukee Fiduciary Hub PO Box 14975 Milwaukee, WI 53214-0975 1-888-407-0144, #5 VA Email: VAVBAMIW/RO/FIDUCIARY/PROMULGATION</p>	<p>Arkansas Illinois Iowa Louisiana</p>	<p>Minnesota Missouri Wisconsin</p>	
<p>Columbia Fiduciary Hub PO Box 9367 Columbia, SC 29209-9998 1-888-407-0144, #1 VA Email: VAVBACMS/RO/FIDUCIARY/PROMULGATION</p>	<p>Florida Georgia North Carolina South Carolina</p>		
<p>Louisville Fiduciary Hub PO Box 3487 Louisville, KY 40201 1-888-407-0144, #4 VA Email: VAVBALOU/RO/FIDUCIARY/PROMULGATION</p>	<p>Alabama Kentucky Mississippi Virginia</p>	<p>Tennessee Washington, DC West Virginia Puerto Rico</p>	
<p>Indianapolis Fiduciary Hub P O Box 441480 Indianapolis, IN 46244 1-888-407-0144, #2 VA Email: VAVBAIND/RO/FIDUCIARY/PROMULGATION</p>	<p>Connecticut Delaware Indiana Maine Maryland Massachusetts Michigan</p>	<p>New Hampshire New Jersey New York Ohio Pennsylvania Rhode Island Vermont</p>	<p>Asia Australia Canada Europe</p>
<p>Manila Fiduciary Activity 1501 Roxas Boulevard Pasay City, PI 1302 VA Email: VAVBAMPI/RO/F&FE</p>	<p>Republic of the Philippines</p>		

