

# **A1 Income Maximization**

*2019 Federal Permanent Housing Conference*

# ***Welcome and Introductions***

- Welcome the room
- Presenter Introductions



# ***Welcome – Activity***

- Show of hands – please raise your hand if you are:
  - SSVF Grantee Staff/admin
  - HVRP Staff
  - HUD-VASH Staff/admin
  - Public Housing Authority (PHA)
  - CoC



# Session Agenda

- Employment and Income Maximization – Activity
- Presentation
  - Employment and Housing First
  - Benefits of Employment
  - Barriers to Employment
  - Mainstream Benefits Overview
  - Employment and Income timelines in RRH vs PSH
- VA Income Calculator Live Demo and Overview
- Employment and Income Maximization Reboot – Activity



# *Individual Activity/Reflection*

What are the barriers to accessing income?

- Client Level
- Organization/Institution Level



# ***Employment and Income Maximization - Activity***



# Activity Instructions

- Review the Case Scenarios at your table –
  - Designate one person at the table that will report-out for your group
  - Have one person at your table read aloud the scenarios as others follow along.
  - Attempt to answer/discuss the following questions:
    1. What is the household's current income?
    2. With the information provided, can the household's income be increased/maximized further?
      1. If yes, how?
      2. If no, why
      3. Not enough information to say, may be an option
    3. Discuss how to balance the need for more/maximized income while also prioritizing Housing



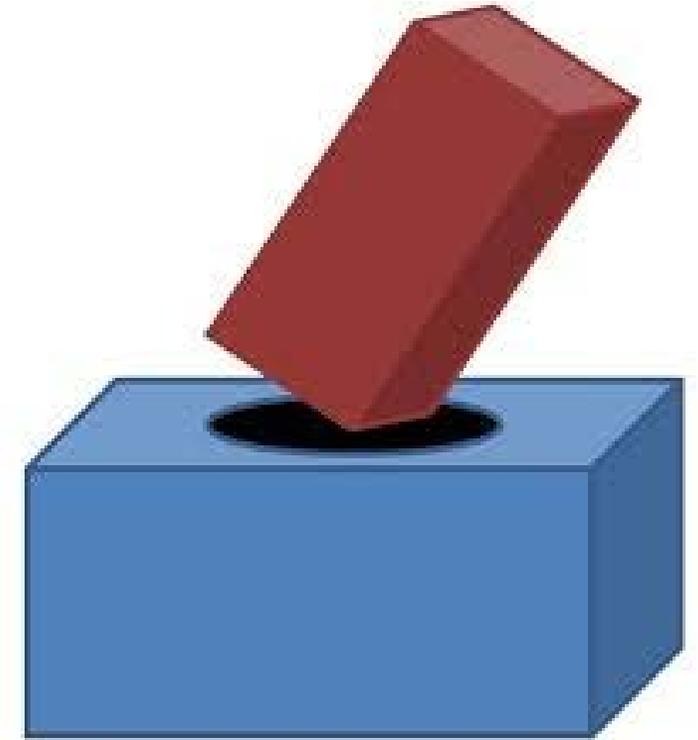
# ***Employment and Housing First***



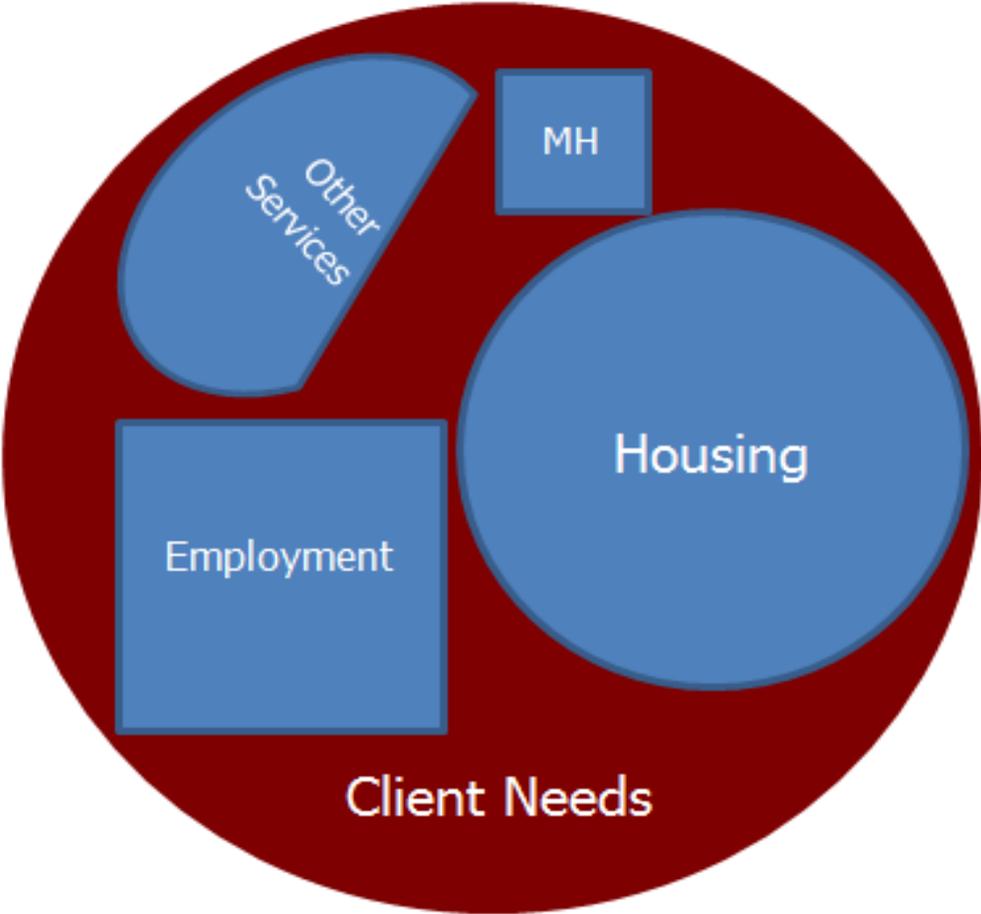
# ***Conventional Thought***

**Employment/Income and Housing First =**

**Trying to fit a square peg in  
a round hole**



# A New Perspective



# ***Principles of Housing First***

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



# Why Housing First?

Where does Housing fit?



# ***Why Employment?***

Where does Employment fit?



# ***Employment Benefits and Barriers***



# ***Employment: Benefits***

- What are the benefits to employment
  - Income
  - Empowerment/esteem
  - Contribution to society
  - Connection to others
  - Improved physical/mental health
  - Any others?



# ***Employment: Barriers***

- What barriers exist for households looking for employment
  - Transportation
  - Criminal History
  - No past work experience
  - Children/child care
  - Limited skills
  - Low education/lack of credentials
  - Health – mental and physical
  - Others?



# ***Employment: Barrier Busting***

- What ways have people in the room addressed these barriers?
  - Transportation
  - Criminal History
  - Age
  - No past work experience
  - Children/child care
  - Limited skills
  - Low education/lack of credentials
  - Health – mental and physical
  - Others?

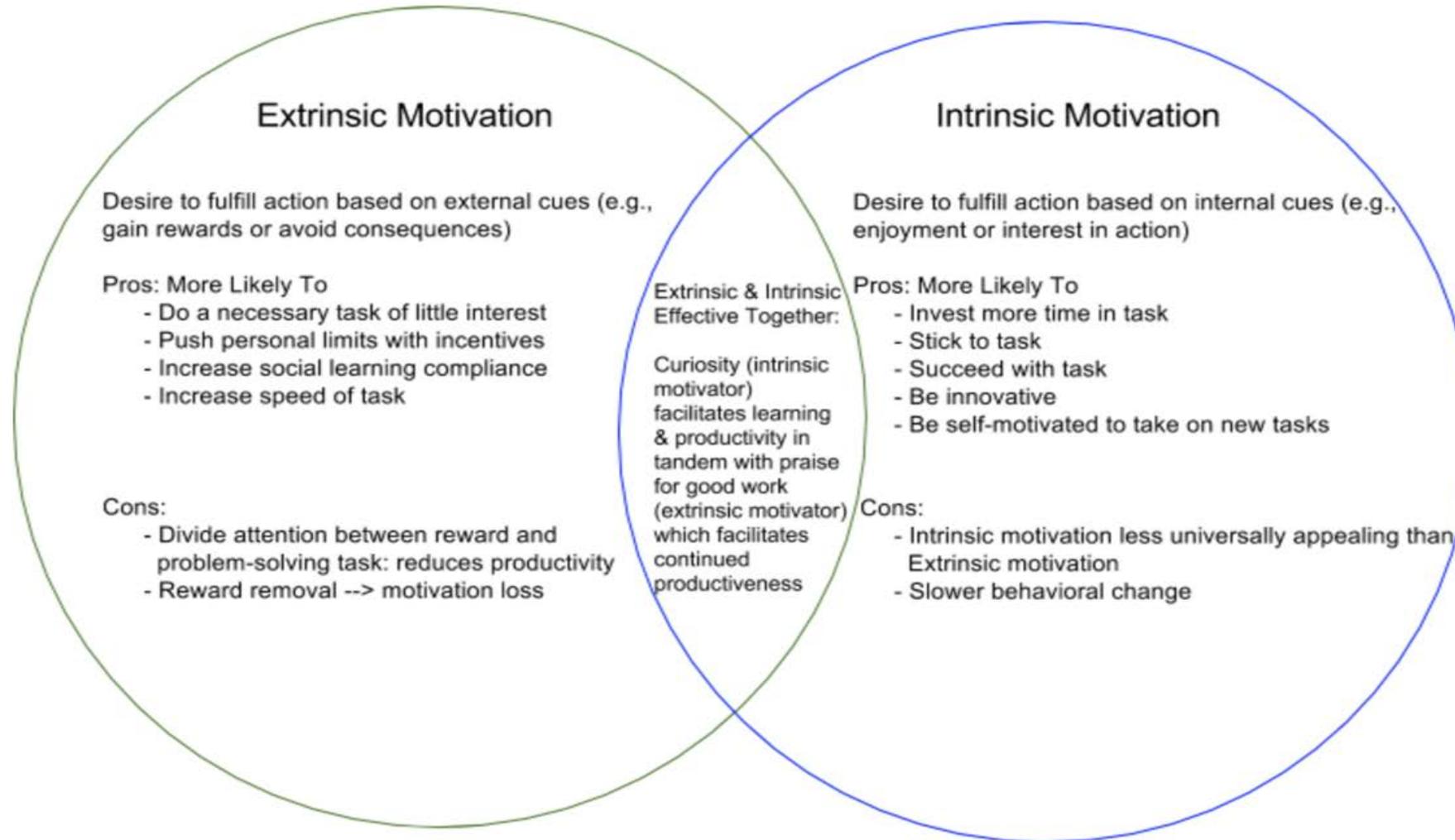


# ***Employment: Motivation***

Why do you do the work you do?



# Employment: Motivation



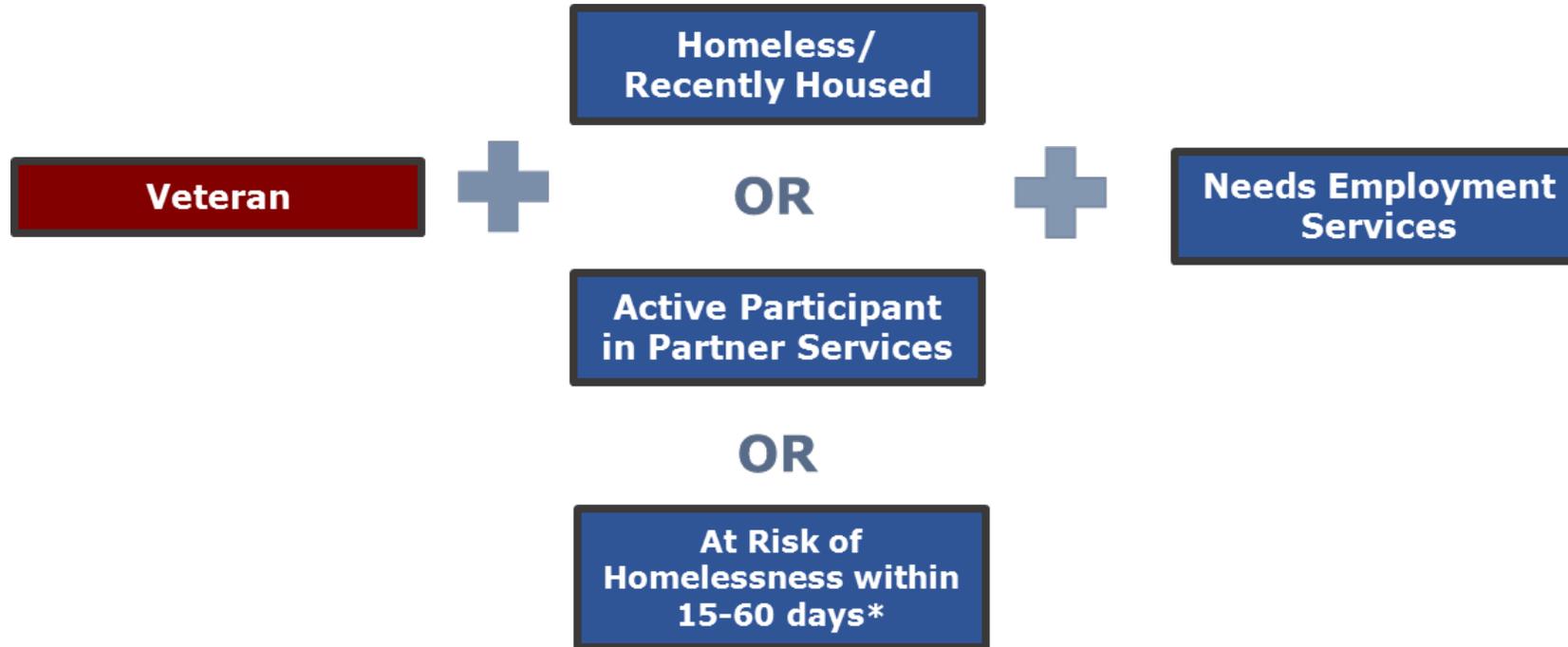
# ***Employment: Changes in HVRP Eligibility***

- HVRP Eligibility expanded definition began July 1, 2019
  - Homeless now includes those housed in the previous 60 days
  - Active participants in partner (SSVF, HUD-VASH, etc.) programs now eligible
  - At risk of homelessness within the next 60 days



# Employment: Changes in HVRP Eligibility

An individual must be a **veteran** *and* either **homeless or actively participating** in a partner service, *or* **at-risk of homelessness** within 60 days *and* in need of or would benefit from employment services



# ***Mainstream Benefits and Income***



# ***Increasing Income and Benefits***

- VA Benefits
- SSA Disability Benefits
- Mainstream Benefits – SNAP, TANF, State Dept. of VA benefits, General Assistance
- Other?



# ***VA Benefits***

- **VA Compensation:** also known as service-connected disability, is a monetary benefit paid to qualifying Veterans who are disabled by an injury or illness that was incurred or aggravated during active military service
- **VA Pension:** needs-based cash benefit paid to low-income wartime Veterans who have limited resources and assets and who are over 65 or have a permanent and total non-service connected disability



# ***Social Security Administration (SSA) Benefits***

- **SSI: Supplemental Security Income (SSI):** a needs-based program for children and adults who are blind or disabled, or adults over age 65, and who have limited income and resources. The monthly benefit amount is based on a federal benefit rate (\$771/month in 2019).
- **SSDI: Social Security Disability Insurance (SSDI):** provides benefits to adults and certain family members who are insured through employee and employer contributions to the Social Security Trust Fund. SSDI eligibility does not take into account income or resources. The monthly benefit amount will vary by individual, based on work history. Children are not eligible for SSDI.
- For both programs SSA evaluates an adult's ability to work at a substantial gainful level (\$1,220/month)
- “My Social Security” Accounts



# ***Multi-dimensional Approach to Income and Benefits***

- 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

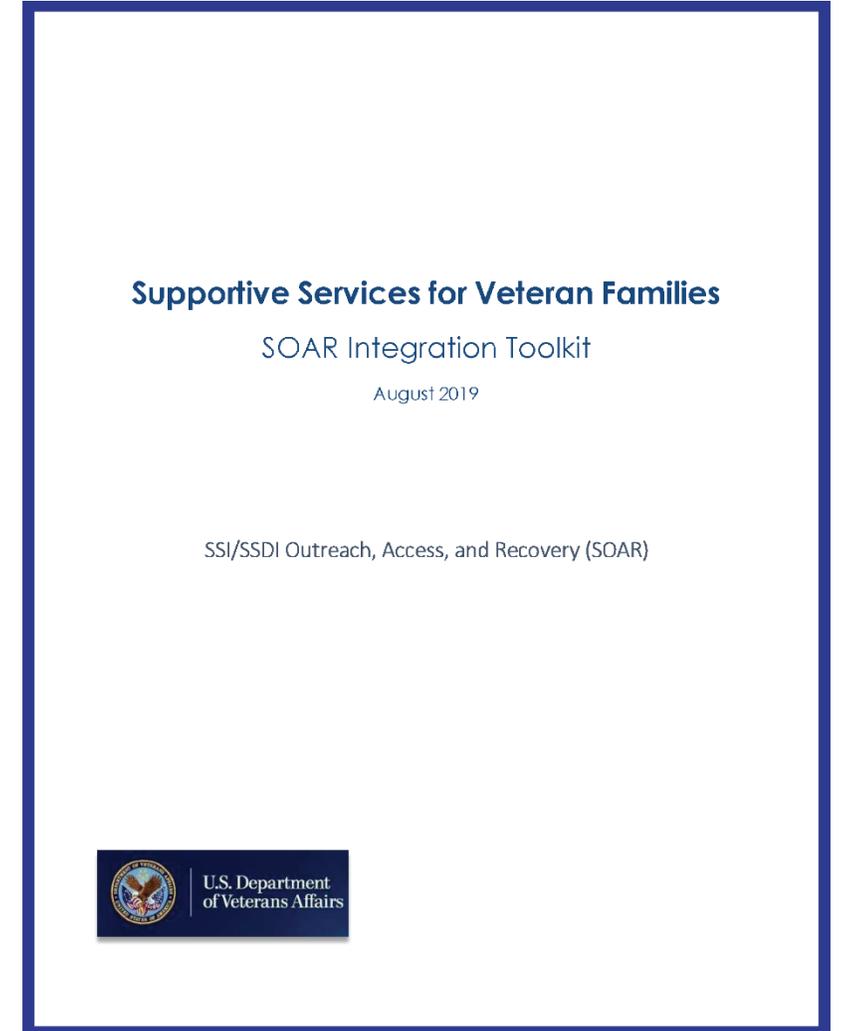
<https://soarworks.prainc.com/>



# ***SSVF and SOAR Integration Toolkit***

- Revised in August 2019
- Over 20 pages of comprehensive guidance for SOAR implementation, including:
  - ✓ Using SOAR in community planning efforts
  - ✓ Determining SOAR Specialist staffing levels
  - ✓ Cost-sharing and subcontracting models for supporting dedicated SOAR Specialists
  - ✓ Identifying eligible adult and child applicants and prioritizing assistance

<https://soarworks.prainc.com/article/ssvf-soar-integration-toolkit>



# ***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



# ***VA Income and Benefit Calculator*** ***-Demo-***



# ***Demo***

**[Download the VA Income and Benefits Calculator](https://soarworks.prainc.com/article/income-benefits-calculator)**

**<https://soarworks.prainc.com/article/income-benefits-calculator>**



# ***VA Income and Benefits Calculator Activity***

- Karen
  - VA Compensation 20% (\$276.84/month)
  - New job: \$8/hour for 9 hours/week
  - Wants to increase work to \$15/hour after \$2000 training program
- Attempt to answer/discuss the following questions:
  1. What is the households current income?
  2. With the information provided and using the VA Income and Benefits Calculator how much can the households income be increased/maximized further?



# ***Activity Discussion and Session Questions***



# *Individual Activity/Reflection Part 2*

What is a possible solution to the barrier you identified earlier?



# *Hand-Outs: Tools and Resources*

- Tools and Resources
  - *VA Income and Benefits Calculator*
  - *Program and System Assessment Checklist*
  - *Resource List*
  - *SSVF and SOAR Integration Toolkit*

