

# 2023 VA Permanent Housing Conference

C3 Dallas Preventing Returns: Preparing Veterans for  
Successful Tenancy

# Who is in the room?

- **SSVF Staff**
- **HUD-VASH Staff**
- **VA leadership**



# PREVENTING RETURNS TO HOMELESSNESS:

*Preparing Veterans for a Successful Tenancy*

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# OBJECTIVES FOR TODAY



## Objective #1

Understand the importance of preventing returns to homelessness



## Objective #2

Promote inclusivity and diversity in financial education with the harm reduction approach



## Objective #3

Infuse financial literacy into the DNA of Veteran Housing Programs

A black and white dog is sitting on a grassy mountain peak, howling with its mouth open and head tilted back. The background shows a range of mountains with snow-capped peaks under a hazy, golden sky, suggesting a sunrise or sunset. The dog's fur is illuminated by the warm light of the sun.

# The Story of the Howling Dog

There is a story of an old man and his dog sitting on the porch. It's hot outside. The old man is sipping on his lemonade and the dog is sitting next to him howling in pain.

The neighbor across the street hears the dog howling for several minutes, and his curiosity gets the best of him, so he approaches the old man.

He asks the old man, "why is your dog howling in pain?" The old man responds by saying: "the dog is sitting on a nail."

Perplexed, the neighbor asks, "why doesn't the dog just get up and move to another spot on the porch?"

The old man takes another sip of lemonade, smiles, thinks about his response and says, "**It doesn't hurt bad enough!**"



# RECOGNIZING THE OBSTACLES

Our success is dependent upon addressing the underlying issues which contribute to Veteran Homelessness.

## Mental Health & Substance Use Disorders

Studies suggest that nearly half experience significant mental illness, and 70% report substance abuse problems.

## Service-Related Disabilities

The VA reports that a significant percentage of homeless Veterans have service-related disabilities. In 2020, roughly 56% of homeless Veterans reported having a disability.

## Financial Instability

Data from the National Coalition for Homeless Veterans suggests that financial instability is a common precursor to Veteran homelessness.

## Systemic Factors

Broader systemic issues, including economic disparities, lack of access to health care, and racial disparities, play a role in Veteran's housing and stability



## “Meeting Them Where They Are”

This means providing support and assistance to veterans who are struggling with addictions and financial literacy deficits in a way that **acknowledges their current circumstances, challenges, and readiness for change.**



# OUR APPROACH

Utilizing a Harm Reduction Approach to address the complex issues of financial literacy and homelessness among veterans is a wise and compassionate strategy.

## The Harm Reduction Approach Prioritizes

- Cultural Sensitivity
- Empathy
- Respect and Inclusive Language
- Meeting individuals where they are in their journey
- Most importantly, it aligns well with the multifaceted challenges many of our Veterans face



# TRADITIONAL VS HARM REDUCTION

By integrating the harm reduction (HR) approach into our financial literacy programs, we are not only addressing their immediate economic challenges, but also promoting their overall well-being and long-term stability.

## Traditional

- One-Size-Fits-All Approach
- Focus on Theory Over Practice
- Judgement and Blame
- Assumption of Readiness for Change
- Lack of Flexibility
- Failure to Address Root Causes
- Punitive

## The HR Approach

- Customizing Support
- Prioritizing Non-Judgement
- Focusing on Practical Skills
- Addressing Underlying Issues
- Promoting Gradual Progress
- Measuring Success Differently
- May be Engaged in Active Addictions

# THE “IDEAL” BUDGET

# VS THE “REAL” BUDGET

Income: \$1000/month

Expenses:

Rent - \$500

Utilities - \$200

Transportation - \$100

Food - \$100 (plus EBT)

Savings +\$100

Income: \$1000/month

Expenses:

Drugs, Alcohol, cigarettes, etc. - \$500

Food - \$200

Transportation - \$100

Entertainment - \$200

Rent - (-\$500)

Utilities - (-\$200)



“

The rung of a ladder was never meant to rest upon, but only to hold a man's foot long enough to enable him to put the other somewhat higher.

# STAY IN TOUCH WITH US!

To further connect with myself or the InteCare Team please feel free to contact us at any of the listed methods:

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