

SUPPORTIVE SERVICES FOR VETERAN FAMILIES (SSVF)

Practice Area 2: Assessment and Housing Plan

After making decisions about targeting, outreach, engagement and screening, programs must decide **what** to assess, **when** to assess it and **how** the assessment will be utilized in developing an individualized Housing Plan. This Practice Area addresses the critical areas programs should always assess—and those that should be assessed only when indicated by the participant’s specific barriers to housing stability. This Practice Area also addresses the characteristics of a good Housing Plan in a program that is driven by the Housing First philosophy, a crisis response strategy and participant choice.

Training: SSVF Program LAUNCH: Assessment and the Housing Plan (2013). This recording/presentation reviews the relationship between progressive assessment of a Veteran's needs and the development of a reasonable housing plan that is consistent with the goals of the SSVF program. [SSVF Program LAUNCH: Assessment and the Housing Plan.asx](#)

Best Practice Standards

The VA has developed best practice standards for homelessness prevention and rapid re-housing programs. The standards reflect a growing consensus about what works in homelessness prevention and rapid re-housing programs and have been developed to further promote best practices among SSVF grantees. The VA also encourages non-SSVF funded homelessness prevention and rapid re-housing providers to review and use these standards to support program improvement adherence to best practices.

The standards are organized according to the five practice areas. Click on the link provided to learn about the best practice standards as they apply to: Assessment and Housing Plan.

[http://www.va.gov/HOMELESS/ssvf/docs/SSVF Practice Standards April 2013.pdf](http://www.va.gov/HOMELESS/ssvf/docs/SSVF_Pactice_Standards_April_2013.pdf)

Guidance

After making decisions about targeting, outreach, engagement and screening, programs must decide **what** to assess, **when** to assess it and **how** to use assessment information to develop an individualized, achievable Housing Plan.

There is no bright line defining when an admission screening ends and assessment (post-admission) begins, yet drawing that line, as accurately as possible, is one of the most important decisions a program can make. In general, admission screening is determining whether the applicant meets the eligibility and priority criteria, and it can be documented that but for this particular assistance, the applicant will become or remain homeless. If screening is done in this way, the program will admit those eligible applicants most in need of the services at this time. The decision to admit has been made. Once the admission decision has been made, participant intake and assessment commences in order to establish an individualized plan to resolve the housing crisis and provide assistance to support the participant with achieving their plan.



Assessment

As part of the assessment it is essential that staff assess the participant's history relative to their housing. What strengths have they already demonstrated in previous housing situations? What factors directly contributed to loss of housing? How were they able to pay rent? What barriers do they face in retaining or obtaining housing? Barriers include structural challenges, such as a poor employment or housing market, and personal barriers, such as insufficient income and a person's rental history if it includes evictions and unpaid rent.

Programs must guard against a tendency to, over time, begin to gradually assess more deeply, into more areas of a person's life during the screening and assessment process, which can lead to Housing Plans that are no longer short-term, reasonable, achievable, or housing-focused. A Housing Plan is time-limited, and developed in partnership with the participant. It utilizes the participant's goals, strengths, and preferences to address critical barriers to obtaining or retaining housing. It is updated, sometimes frequently, as action steps are completed and goals achieved, or as the household's circumstances change. The Plan is carefully designed to be achievable by including a limited number of realistic goals and reasonable action steps.

The intent of this Practice Area is to assist programs to assure they have an appropriate focus to assessment, understand the limitations of assessment in programs that address housing crises, and use assessment information to establish reasonable Housing Plans.

- **The definition of "stability" will affect participant assessment and the goals in a participant's Housing Plan.** The goal of rapid re-housing and homelessness prevention is generally described as "crisis resolution and housing stability." However, the interpretation of "housing stability" as a goal varies widely. Often, programs aim for a level of income and rent burden that seems likely to be sustainable for the long-term. Sometimes, program goals are even more ambitious, such as financial "self-sufficiency." While such goals are worthy, a short-term, crisis response program must remain focused on:
 - Resolving the crisis
 - Helping participants attain at least enough stability to not fall back in to crisis as soon as program assistance ends, and
 - Helping participants onto a path toward greater stability.

In rapid re-housing and homelessness prevention programs, "stability" is a concept defined relative to the housing crisis. The participant is returned to pre-crisis "equilibrium;" not to a state of financial and personal well-being that assures there will never be another housing crisis. The good news is that most people who become literally homeless exit homelessness fairly quickly and do not return, despite significant housing barriers, severe rent burden and extremely limited incomes.

"Progressive" assessment is the most efficient approach for a rapid re-housing and homelessness prevention program. When programs define their goal as long-term stability, their assessments are often deeper and broader. They may well focus on barriers that can only be addressed by in-depth training, education, and/or therapeutic services, not by a short-term program focused on preventing or resolving an immediate housing crisis.

In crisis response programs, assessments must be highly focused on the presenting emergency. Assessments should be "progressive" and begin with basic *information directly relevant to the immediate housing crisis situation and its resolution*. In-depth or multi-dimensional assessments should be utilized initially only when an issue is demonstrated to be necessary to resolve a household's specific situation. A progressive assessment protocol focused on housing crisis resolution will include two key areas:

Tenant Screening Barriers. Landlords screen to reduce their risks of income loss due to non-payment of rent, property damage, conflict between tenants and police calls. They look at an applicant's history to identify any patterns that suggest a higher risk of any of these problems. An applicant who has a troubled history will have a more difficult time relocating or exiting homelessness unless the program assisting them can quickly identify barriers and knows how to negotiate with and support landlords.

Housing Retention Barriers. Program participants may lack the means to pay housing costs and not sufficiently understand the requirements of being a tenant. To stay housed after program exit, participants must have some means to pay the rent and understand both the explicit and implicit requirements of their lease. This includes vague lease terminology such as "quiet enjoyment," related to control of noise, children, guests and trash. They may be unable to successfully make and respond to complaints by other tenants and/or the landlord. Violating these requirements can lead to eviction or to non-renewal of their lease.

Once housing barriers are assessed, a program may seek to assess issues and identify other service needs. Additional assessment should occur only to identify other issues for which a participant may *need and want* assistance. Information related to issues not directly related to obtaining or maintaining housing, such as mental health concerns, should be collected and assessed in a manner that informs service referral and linkage. In a progressive, housing crisis-focused approach, such issues are assessed briefly and often after the immediate housing crisis is resolved.

Guidelines for Assessment:

Progressive assessment: define the baseline and modify only when individual circumstances require deeper or ancillary assessments. The program should clearly define—and limit-- the scope of any assessment that focuses on the *participant* rather than the *housing crisis*. Policies and procedures, assessment tools, training materials and supervision standards should be used to consistently limit assessment activity.

Assessment focuses on the situation. The primary focus of assessment is the *housing crisis* rather than the *program participant*. The *person* is assessed, secondarily, in relation to his or her current and/or historic strengths and barriers, and how these will affect his/her ability to resolve

the housing crisis. Critical housing barriers that the person cannot immediately or independently resolve will become the focus of program assistance.

Tenant Screening Barrier (TSB) Assessment. This is a baseline assessment and is usually one of the first things a program does once a homeless participant is enrolled in the program. The TSB assessment is relevant for all households who must relocate to avoid literal homelessness. A participant's tenant screening or credit report is the basis for matching the tenant with a landlord who will be willing to accept the household's rental application. The most efficient option is to buy a tenant screening report (often through online services) by which the program can conduct the same review, using their own staff, as a landlord might conduct. However, this is very time-intensive and may involve finding and accessing multiple databases, often in different counties or states. At a minimum, a program should include in the assessment an in-depth review of past rental history, including reason(s) for housing loss and issues that directly led to housing loss, as well as past, current, and prospective income and sources. Looking at issues a landlord looks at will inform the housing options explored and the plan to overcome immediate barriers to obtaining housing.

Housing Retention Barrier Assessment. As part of helping a person maintain housing, programs should assess housing retention barriers. Housing retention barriers represent a lack of resources, knowledge and/or skills that have cost (or jeopardized) housing in the past and may be expected to continue to be problematic in their new unit. Housing Retention Barriers may be addressed in the Housing Plan or they may be remedied more informally, during home visits. Much of this information may already be obtained when assessing Tenant Screening Barriers.

- **Income** is virtually always the most significant barrier to housing retention, and is most often the cause of the current housing crisis. Income is verified as part of eligibility determination, before a participant is even enrolled. However, additional information about past income, including employment history, is essential to understanding opportunities to increase income.
- **Lack of knowledge of landlord-tenant rights and responsibilities, and lease requirements** is common and may or may not have directly led to the current (or past) housing crisis. Some programs informally or formally test participant knowledge of tenancy requirements soon after intake and use the results to teach basic information on an individualized basis.
- **Non-specific clauses in the lease that are can be applied to a range of tenant behaviors.** Leases often prohibit any behaviors that threaten other tenants' "peaceful (or quiet) enjoyment of the premises." This and other phrases are intentionally vague, since they are applied to a wide range of problem behaviors. The term generally means that the tenant must not behave in a way that causes other tenants to make complaints to the landlord. Home visits are probably the most effective means of identifying problems and addressing them "in vivo" -- where and when they occur.
- **The timing of assessment can impact the program-participant relationship.** Some information will be available through the Tenant Screening Barrier assessment. Other information will become apparent over time, particularly during home visits. Delving

into the details of past problems (financial, criminal, etc.) early in the relationship may become a barrier to engagement and trust.

- **Assessment protocols should be consistent with the core concepts of Housing First, crisis response, and participant choice.** Assessments are directly related to resolving the presenting housing crisis and enabling the household to return to at least a pre-crisis level of stability. Assessments must be timely, relevant and acceptable to the participant.

Assessment of a disability is only relevant in specific circumstances, not as a part of the baseline for a progressive assessment protocol. The reasons for assessment of a disability should be documented on a case-by-case basis and periodically reviewed by supervisors and program management. In most cases, such an assessment is useful to understand whether a participant has a disability that may limit employment options or qualify them for an income or non-cash benefit (e.g., SSI, SSDI, VA disability, Worker's Compensation), more long-term housing assistance (e.g., public housing, permanent supportive housing), or behavioral or physical healthcare services (e.g., substance abuse treatment, vocational rehabilitation) they are not presently receiving and that the participant wants and needs. Only occasionally does the inability to manage a disability directly cause the housing loss or crisis. Participant consent should be obtained prior to more in-depth assessment related to disabilities and understanding other potential service needs.

Housing Plan

Housing Plans are a means of organizing assistance to resolve a program participant's housing crisis. Accordingly, the initial plan should focus on assuring the participant's immediate safety, assessing the crisis situation and exploring housing options. This plan is followed, fairly quickly, by plan updates that relate to maintaining housing and the steps that will be taken by both participant and staff toward that goal.

Guidelines for Housing Plans:

- **Assuring Safety.** While permanent housing is the goal, when relocating a homelessness prevention participant or re-housing a homeless participant there will be a gap of time between program entry and placement into housing. Relationships with area shelters, motels, and emergency service providers are critical in order to get participants out of dangerous environments while they await housing placement.
- **Consistent with a Housing First concept, Housing Plans are primarily focused on retaining or rapidly obtaining permanent housing.** Programs should address only those issues related to this focus. So, for example, increasing income, even if only marginally, would likely be a goal for most very low-income participants. *Participants who are unemployed or under-employed and who desire more hours and/or pay should have an employment goal and be linked to relevant employment-related assistance in the community.* Parenting, on the other hand, should be addressed only when/if the participant has a history of lease violations due to inability to control her children's noise and other behaviors or if the participant is interested in parenting support services and agrees to include in her plan as a secondary, non-housing related issue.

- **Maximizing participant choice in housing.** Although placing participants in their own housing, in the area of their choosing, is generally the desired outcome, sometimes this is not possible because of affordability. Other options may need to be explored such as shared housing or looking at lower cost areas and smaller housing units.
- **Goals are SMART—Specific, Measurable, Attainable, Realistic and Timely.** Housing Plans include action steps specific to each goal and specify who is responsible for each step—staff or participant. Action steps include a target date for achievement. Plans also identify when a progress review and update will occur and are revised as needed until goals are met. The program develops a template for Housing Plans, and provides the participant with a copy of every update to the Plan.
 - **The number of goals and action steps in each version of a participant's Housing Plan should be limited, so that participants are not required to pursue multiple, simultaneous goals or goals that involve rapid and/or significant behavior change.** The number and difficulty of action steps are matched to the participant's stage of crisis, as well as their overall willingness and ability. Some participants are eager to agree to multiple life changes because committing to a plan to solve many issues reduces the level of their stress – on a short-term basis. This is known as "false hope syndrome," which becomes apparent when the participant is unable to follow through with the plan, often due to the continued stress caused by lack of housing or imminent loss. It requires skill to manage participant self-expectations without reducing motivation. The Housing Plan will be most effective at resolving a housing crisis if it covers housing goals and reasonable, achievable steps rather than an assortment of goals across many life areas. Research has demonstrated that will power is like a muscle. It is depleted when strained by too much use and strengthened by success in achieving manageable tasks/challenges.
 - **Intermediate goals and action steps are based upon the participant's housing crisis and his/her Tenant Screening and/or Housing Retention Barriers.** In general, landlords who work with rapid re-housing and homelessness prevention programs are usually willing to overlook Tenant Screening Reports. Resolution of the crisis can normally be achieved without resolving all tenant screening barriers. Some housing retention barriers may require immediate resolution; others can be addressed, often informally, over time.
 - **Goals are achievable/reasonable for the participant's abilities, strengths, challenges, and history-- and also for the community's current employment and housing markets.** In most cases, the Housing Plan should not be dependent upon a rapid and substantial increase in income or quickly obtaining a deep, permanent rental subsidy. It is important to remember that most households do not return to homelessness, even without ongoing subsidies or dramatic changes in income.

Participant self-determination drives the Housing Plan. Housing choices will necessarily be limited by the household's income and their Tenant Screening Barriers, but even in those cases, the program should empower participant choice among limited alternatives. Even when a goal would, arguably, marginally improve a household's long-term ability to maintain housing, they may choose not to pursue the goal at this point in time. And a participant has the right to refuse

referrals, even if that refusal jeopardizes their housing. Rather than terminating assistance when participants make bad choices, the program should attempt to be more creative in finding another approach.

Integrating the Core Concepts

Housing First: Both the assessment and the resulting Housing Plan are focused on rapidly resolving the immediate housing crisis. **For homeless households**, this means 1. Assessing their barriers to obtaining and retaining housing, and 2. Developing a Plan to match the program participant with a receptive landlord and decent, safe housing. The Plan will include any financial assistance necessary for housing start-up (application fees, security deposit, first and last month's rent). **For households who are imminently homeless**, 1. The assessment focuses on identifying the factors that are threatening housing loss and other pertinent barriers, and 2. Developing a Plan to resolve those threats and preserve current housing or, if this is not feasible, relocate to different housing.

Crisis Response: All eligible households are, by definition, in an immediate housing crisis—they are homeless now or soon will become homeless. Homelessness prevention and rapid re-housing are program interventions intended to quickly resolve housing crises. Such programs assess the *crisis situation rather than the personal issues of the individuals experiencing the housing crisis*, and the Housing Plan focuses on assisting the household to retain or obtain housing. This does not mean that a program should ignore other urgent or non-urgent issues, such as a need for immediate medical care, domestic violence counseling and support, or substance abuse treatment. But issues not directly causing or impeding resolution to the housing crisis are secondary, and may often be referred to other resources for resolution if and when the client needs and wants the assistance. Homelessness prevention and rapid re-housing programs also have a high degree of skill in dealing with the stress responses of persons in crisis. Staff adjust the level of direct assistance and/or the complexity of Housing Plan activities as the client's stress response indicates.

Client Choice: Throughout their participation in the program, clients are more-than-equal partners in determining their housing goals, choice of housing options, any ancillary and specialized assessments, and when/if they want referrals for additional services. The program does not "place" households in housing, but empowers participants to remain in or locate and secure permanent housing and reduce the risk of future housing crises that may lead to homelessness.