



TIPS FOR SUCCESS FOR BENEFITS COUNSELING

A key step in helping veterans who are experiencing homelessness return to work is ensuring they understand how earning income will affect benefits they have applied for or are currently receiving. Many veterans experiencing homelessness are eligible for veterans' benefits, such as subsidized housing, monthly cash benefits, and health insurance. They also may be eligible for "mainstream" (not veteran-specific) benefits programs for people with low incomes and/or disabilities. For some programs, such as Department of Veterans Affairs (VA) Disability Compensation, earnings usually have no effect on the benefit amount received. For most programs, however, earning income will reduce or eliminate monthly cash benefits or subsidies for health care and housing.

In general, these programs include "work incentives" that lessen the impact of returning to work. For example, a person's check might be reduced by \$1 for every \$2 of earned income; the benefits may continue for a number of months without being affected by earned income, and/or the benefits may be reinstated automatically if an attempt to work is unsuccessful.

Understanding all of the public benefits programs and their associated work incentives requires training and experience. Many Veterans Services Organizations (VSOs) have benefits specialists who receive intensive training and are certified by the VA to assist veterans. The Social Security Administration (SSA) also trains and certifies a nationwide network of Community Work Incentives Coordinators (CWICs) who can help people understand the work incentives associated with Social Security's two major programs for people with disabilities—Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)—as well as work incentives associated with subsidized housing, nutrition assistance, and health insurance.

It is important for Homeless Veterans Reintegration Program (HVRP) grantees to be able to assist veterans with work incentives. In many cases, this requires forging relationships in the community. It always requires careful consideration of all benefits available

to the veteran, gathering information, and ensuring that necessary steps are taken to maximize the veteran's financial security. The following are best practices that HVRP grantees can follow to assist veterans in managing their benefits.

Develop Good Relationships with Benefits Specialists at Veterans Service Organizations

Only attorneys, Claims Agents, and Accredited Representatives of VSOs certified by the VA are legally permitted to counsel veterans about their VA benefits. For HVRP grantees that do not have Accredited Representatives on staff, forging relationships with VSOs and state veterans affairs agencies is particularly critical. Although HVRP staff who are not accredited cannot counsel veterans, they can serve two important roles in the process. First, they can help gather and supply information for the application process. Second, they can serve as an advocate for the veteran to ensure he or she is receiving effective assistance. Developing strong ongoing relationships with VSOs can help in the latter regard.

Make Connections Relating to Handle Mainstream Benefits

Many veterans who are eligible for HVRP assistance do not qualify for, or are not yet receiving, veteran benefits from the VA or Department of Defense. HVRP grantees have been successful in linking these veterans to various benefits such as SSDI, SSI, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP), and housing subsidized by the U.S. Department of Housing and Urban Development (HUD). Successful grantees form partnerships with agencies that administer these benefits and organizations that help people obtain these benefits. Serving on local committees such as mayor's task forces and inviting staff of these agencies to hold "office hours" at the HVRP site are two examples of ways grantees have built relationships.

Although private attorneys also handle benefits claims, it is important to identify attorneys who are committed to working with veterans and people experiencing homelessness. Try to identify attorneys who participate in veterans or homelessness committees or those who provide pro bono legal advice.

Clearly Communicate the Need for a Release of Information

Assisting veterans with benefits applications and maintaining eligibility requires communicating information about their disability, income, earnings, and work performance. HVRP grantees that are successful in benefits counseling explain the need upfront for a signed Release of Information form that will enable HVRP staff to participate in eligibility determinations, income reporting, and other steps.

Identify all the Benefits a Veteran Receives or Might Receive

Work incentives programs are intended to enable people to return to work while keeping a safety net in place until economic self-sufficiency is attained. Ignoring the requirements of these work incentives programs can jeopardize this safety net. An important first step is to identify the benefits that a veteran is already receiving, as well as identifying other programs for which the veteran may be eligible. It is important to apply for benefits as soon as possible, because although a veteran may continue to receive certain benefits after returning to work, the same benefits might be unavailable once the veteran is working. Key benefits to consider include the following:

- Cash Benefits/Income Supports
 - Veterans Disability Benefits
 - Veterans Pension
 - Social Security Disability Insurance (SSDI)
 - Supplemental Security Income (SSI)
 - Temporary Assistance to Needy Families (TANF)
 - Workers' Compensation
 - Unemployment Insurance
 - Private disability insurance

- Health Insurance
 - VA Health Care
 - Veterans Choice Program
 - TRICARE
 - Medicaid
 - Medicare
 - Affordable Care Act
 - Other health insurance
- Food Assistance
 - Supplemental Nutrition Assistance Program (SNAP)
 - Women, Infants, and Children (WIC)
- Housing Assistance
- Public Housing
- Housing Choice Vouchers
- Other subsidized housing

Remain Supportive of the Benefits of Working

Although these benefits are important for many veterans, receiving benefits can also be a “double-edged sword” if it prevents people from pursuing employment in the long term. HVRP staff should understand the basics of work incentives, using the resources associated with this best practice, and be prepared to explain how working would be beneficial in the long run. At the same time, staff should refer veterans to people who can give a definitive answer about the effects of working, such as attorneys, Accredited Representatives, or CWICs.

In addition to work incentives, people who have earned income below a level set each year by the Internal Revenue Service (IRS) can qualify for an Earned Income Tax Credit (EITC). Both the maximum income level and the amount of the credit increase if the worker has dependent children. This is a tax credit, not a tax refund, so a worker can qualify for the EITC even if the IRS determines that the worker owes no federal income tax. The EITC is a particularly helpful tool for someone who is receiving government assistance, because it

does not count as income under any federal program (such as SSI) or state-federal program (such as Medicaid). Additionally, the EITC amount does not count as a resource if it is spent within 12 months. For more information, refer to IRS publication 596.

The IRS has additional rules for qualifying for the EITC, such as limits on investment income, and it is better to refer someone to a tax professional. People with low incomes can get free tax help through the IRS's Volunteer Income Tax Assistance Program (VITA). To find a local VITA program, call 800-906-9887.

Help Veterans Comply with all Reporting Requirements

When a veteran is working and applying for or receiving benefits, it is particularly important to report income to the agency providing the benefits. Unfortunately, it is a common occurrence for a person to receive Social Security or other benefits in excess of what they are owed and then, many months later, receive a notice that they owe the agency money. This money can be withheld from the person's paycheck, leading to disastrous consequences.

Identify Opportunities for Working that Do Not Affect Benefits

In addition to work incentives, veterans can take advantage of work programs that do not affect their benefits. These programs may be attractive options for veterans who are applying for benefits for which having countable income might derail their application. For example, earnings from the VA's Compensated Work Therapy are not counted as income by SSA,¹ except during the later Supported Employment phase. Also, veterans receiving Social Security benefits can participate in a Ticket to Work (TTW) program, which enables them to work without SSA reviewing their level of disability. To locate TTW programs, see <http://www.chooseworkttw.net/>.

¹ See <https://secure.ssa.gov/poms.nsf/lnx/0301402485>