

Vets@Home Toolkit:

Identifying and Engaging Veterans Experiencing Homelessness









Vets@Home HUD technical assistance helps Continuums of Care (CoCs) meet the goal established in Opening Doors of ending veteran homelessness by December 31, 2015. This series of four toolkits serve as guides and resources for use by communities as they work to end homelessness for veterans.

The topics include:

Identifying and Engaging Veterans Experiencing Homelessness

Effective Homeless Crisis Response Systems for Veterans

Connecting to Permanent Housing

Housing Stability

The toolkits include identification of best practices, key strategies, action items and considerations for CoCs, Veterans Affairs (VA) partners, and local public officials that can be implemented immediately to focus efforts on ending homelessness for veterans.

Any CoC may receive TA through the Vets@Home initiative. To do so, a CoC should submit a TA request through the HUD Exchange's Request Technical Assistance form. HUD will provide all CoCs requesting TA though Vets@Home with remote TA.



Vets@Home Toolkit: Identifying and Engaging Veterans Experiencing Homelessness

ABOUT THIS TOOLKIT

With the launch of <u>Opening Doors: Federal Strategic Plan to Prevent and End Homelessness</u> (<u>Opening Doors</u>) the Administration established goals to prevent and end homelessness, including ending veteran homelessness by the end of 2015. Although this goal was ambitious, with vision inspired by the goal and new focused resources, communities across the country have made incredible <u>progress</u>. The number of veterans experiencing homelessness has declined significantly since 2010, with a 33 percent reduction in veteran homelessness from 2010 to 2014, but there is a lot of work left to do. Communities are encouraged to double their efforts so that every veteran has a permanent place to call home. The goal of ending homelessness for veterans is within reach, and the path to achieving it is dependent upon communities implementing effective strategies that build systems that will ensure that veteran homelessness is rare, brief, and nonrecurring in the future.

HUD designed this toolkit for CoC stakeholders, practitioners and public officials to improve practices around identifying and engaging all veterans experiencing homelessness. Effective strategies used by communities that have been successful in decreasing veteran homelessness are detailed in this toolkit, and most can be easily adapted to fit any community situation.

This toolkit includes:

- Key strategies and related resources for identifying and engaging veterans experiencing homelessness utilizing data, outreach, By-Name lists, and coordinated entry.
- Considerations for local Mayors, Governors, and county leaders as they develop local strategies to support this national goal.
- Hyperlinks to related tools and resources, both embedded in the toolkit and assembled in a list at the end of the toolkit.

KEY STRATEGIES TO SUCCESSFULLY IDENTIFY AND ENGAGE

1. Use Data to Identify Veterans Experiencing Homelessness

The U.S. Department of Housing and Urban Development (HUD), U.S. Department of Veterans Affairs (VA), the U.S. Interagency Council on Homelessness (USICH), and other Federal partners set the goal of ending veteran homelessness by the end of 2015, and progress toward this goal will be measured by the PIT count that communities will conduct in January of 2016. It is important that communities implement the key strategies below to identify and engage all veterans experiencing homelessness and facilitate their path to permanent housing.

• Sharing Data: Homeless response systems utilize HMIS to collect and share data, whereas VA uses the VA Homeless Management Evaluation System (HOMES). The use of separate systems can make data sharing a challenge. However, there are many options to share data without having data in the same system, such as having a provider or PHA enter data from the VA into HMIS; or convening weekly meetings with the VA to review and enter names of veterans experiencing homelessness on a combined community list, and matching them to current housing vacancies.

About this Series: As part of Vets@Home, a series of four toolkits have been developed as guides and resources for communities to use in the effort to end homelessness for veterans. These toolkits can be used together or individually and topics include: 1) Using Data and Analytics to Identify and Engage Veterans Experiencing Homelessness, 2) Effective Housing Crisis Response Systems for Veterans, 3) Connecting to Permanent Housing and 4) Housing Stability. Identification of best practices, key concepts and considerations for communities and local officials are highlighted within each.

Continuums of Care and VA Medical Centers can apply the best practices identified in <u>Best Practices: Sharing Information about Homeless Veterans</u> to accelerate progress toward ending homelessness among veterans in their communities.

• Point-in-Time Count: Communities use coordinated approaches, such as Point in Time (PIT) counts, in this effort. PIT count data provides an annualized tally of homeless veterans, which is used to direct resources, based on need, assess progress toward the goal of ending veterans' homelessness by 2015, and provides data for the Annual Homeless Assessment Report (AHAR) to Congress. HUD requires CoCs to plan and conduct, at least biennially in odd years, a Point-in-Time Count of homeless persons within the geographic area, however, communities are highly encouraged to conduct a 2016 PIT although an unsheltered count is not required by HUD.

A promising practice being used by communities around the country is **surge canvassing**- community partners, local VA staff, and homeless providers cover the geographic area in a community for several consecutive days to locate and identify each veteran experiencing homelessness, and then quickly link them with permanent housing and resources. This concentrated, collaborative effort has been used by national initiatives including 100,000 Homes and 25 Cities Initiative as an effective means of populating a By-Name list, raising awareness and generating community support for ending veteran homelessness.

2. Outreach

Outreach activities are often a critical link to encourage those experiencing homelessness to access services. Outreach also serves as a way for service providers to assess the immediate physical and mental health needs of individuals, as well as identify services and programs for which they are eligible. Outreach is often thought of as "meeting a person where they are," engaging them, and from that starting point, getting them linked with permanent housing and supportive services. Engagement is an ongoing process; it may take several attempts by outreach personnel before a veteran experiencing homelessness accepts assistance.

By employing key strategies outlined below, many communities have been successful in engaging homeless veterans that were unlikely to access services.

<u>Targeting:</u> This method of identifying veterans experiencing homelessness who are eligible for specific housing and services allows for veterans to be strategically prioritized and referred for housing and assistance. The Administration's goal is to end homelessness for *all* veterans, individual veterans and veterans in families with children; veterans experiencing chronic homelessness and those who have experienced homelessness only a short time; veterans with every type of discharge, including Reserve and members of the Guard following discharge from periods of active duty; and those veterans who are not eligible for VA benefits and services.

• <u>Local Partnerships:</u> Coordination among the Veterans Affairs Medical Centers (VAMC) and the local Continuum of Care (CoC) is key to efficient and timely identification, prioritization and appropriate housing placements. In addition, collaborations between VAMC and Health Care for the Homeless and Projects for Assistance in Transition from Homelessness (PATH) grantees may have a powerful impact on improving care coordination and optimizing

resources. Key partners also include law enforcement, prisons, jails, hospitals, libraries, veteran service organizations (VSOs) and job centers. Consider forming partnerships with all agencies and organizations that a veteran experiencing homelessness may encounter in a community, as they can be important allies in referring them for housing and services.

- Alignment: Partners must have the same goals, especially in regard to housing placement criteria that do not impose unnecessary barriers to housing as a result of an agency's own mission or policies.
- <u>Visibility:</u> Outreach workers and teams must have visibility not only on the street, but also at community events likely to be attended by the target population (e.g. veterans' "Stand Down").

Engagement: While the concept of engagement is simple, the practice of engaging those experiencing homelessness, when done right, is a highly strategic, planned, and organized activity.

- <u>Time Investment:</u> Engagement often takes a significant time investment. Often several outreach visits are needed before it is possible to screen for housing eligibility.
- <u>Transition:</u> There should be a gradual transition to longer term housing where case managers and outreach staff continue to visit and meet with the participant through the transition, such as visiting them in their new housing placement.
- Outreach Staff: Engagement is most effective when done by well-trained and experienced staff. Communities must carefully consider the outreach staffing skills and capabilities to accomplish desired outcomes. Some communities also had success using peers (such as permanently housed veterans with lived experience being homeless) with whom veterans currently experiencing homelessness can more easily connect.
- <u>Flexible and Creative:</u> Teams are conducting outreach at different times during the day to ensure interaction with the greatest number of people. It's not necessary to establish three different outreach teams to cover all of the time frames within a day; it can be accomplished by varying outreach shifts within a given week or month.
- Housing Focused: The goal of outreach is getting participants off the street and into stable housing without introducing additional barriers. By staying focused on the <u>Housing First</u> approach, outreach staff can complete eligibility screening, obtain identification documents, and assist with completing applications.

3. Create a By-Name List

A **By-Name List** is a real-time, up-to-date list of all people experiencing homelessness which can be sorted or filtered by categories, and shared across agencies. The By-Name list is generated with data from the CoC, VA, and other community agencies working to end veteran homelessness. Creating this <u>shareable master list</u>, and continuously updating it, ensures that all providers and partners are on the same page and have a clear identified group of people who need housing. This tool allows communities to know every person experiencing homelessness by name, in real time without having to wait for a PIT count. A By-Name list also facilitates community decisions on how to identify the needs of each person, target those who may be eligible for various programs and prioritize people who are most in need of housing and services.

Communities that have achieved significant reductions in veteran homelessness generally have a few things in common: a sense of urgency, strong leadership and key stakeholders who meet on a very regular basis. Holding weekly meetings with key partners (Continuum of Care, Grant and Per

Diem programs, SSVF providers, Public Housing Authorities, and the local VA Medical Center) will ensure that decisions and list updates can be made on a timely and regular basis.

There are four building blocks to a By-Name list:

- 1. <u>Targeted Outreach:</u> Having an organized and intentional outreach plan prevents duplication of outreach workers and ensures full geographic coverage of the CoC.
- 2. Standardized Assessment Tool: Establishing a By-Name list requires a common assessment tool, as it provides a standardized structure for client data collection and vulnerability/acuity-based scoring. There are various versions of standardized assessment tools, but the goal remains the same: assessment and collection of information for the purpose of making informed referrals to the most appropriate housing and services as soon as possible.
- 3. Release of Information (ROI): An ROI allows coordinating agencies to add to and access the By-Name list. Each community will need to develop their own ROI, depending on local partners and needs, including the local VAMC to ensure that an ROI satisfies their privacy regulations. The HUD-VA Federal workgroup has created guidance on best practices for sharing data across systems.
- **4.** <u>Data Platform</u>: A proficient and comprehensive data platform makes a By-Name list more effective and efficient. The data platform is not a waiting list for those needing housing, as no person is ever removed from the database; rather, his/her status changes (e.g. inactive, housed, refusing services, etc.). It is critical that the list be updated frequently to remain a useful tool.

Quality Improvement is an important consideration. Defining outcomes, testing By-Name list ideas and measuring success will help to evaluate the process and empower timely adjustments to be made.

4. Utilize Coordinated Entry

As communities move from management of homelessness to effective homeless crisis response and referral systems, a critical step in the process is to utilize <u>coordinated entry</u> (CE). Coordinated Entry streamlines and facilitates access to appropriate housing and services for homeless veterans and other subpopulations. Provisions in the CoC Program Interim Rule published in 2012 at <u>24 CFR 578.7(a)(8)</u> require that CoCs establish a *Centralized or Coordinated Assessment System*.

Centralized or coordinated assessment system means a centralized or coordinated process designed to coordinate program participant intake, assessment and provision of referrals. A centralized or coordinated assessment system covers the geographic area, is easily accessed by individuals and families seeking housing or services, is well advertised, and includes a comprehensive and standardized assessment tool (HUD 24 CFR 578.3).

In the <u>Coordinated Entry Policy Brief</u> released in February of 2015, HUD discusses the qualities and elements that need to be included in effective coordinated entry. The brief includes information about mainstream providers acting as a source or receiver of referrals, including Veterans Affairs Medical Centers (VAMC).

Centralized Intake vs Coordinated Assessment System vs Coordinated Entry

Provisions in the CoC Program Interim Rule published in 2012 at 24 CFR 578.7(a)(8) require that CoCs establish a Centralized or Coordinated Assessment System. HUD uses the term coordinated entry system instead of centralized or coordinated assessment system to help avoid the implication that CoCs must centralize the assessment process, and to emphasize that the process is easy for people to access. However, HUD considers these terms to mean the same thing.

<u>Standardized Assessment Tool</u>: To determine the resources, services and potential housing placement needed by veterans experiencing homelessness, a standardized assessment tool is used by all agencies to ensure consistency in the needs evaluated and information gathered. The standardized assessment tool is intended to prioritize resources for those with the greatest need, match people with the services that are most likely to help them exit homelessness, reduce the time it takes for clients to access services, and ensure that limited resources are allocated efficiently.

5. Collaborate & Communicate Across Teams

To reach the goal of ending veteran homelessness, it is essential for Federal, state and local partners involved in homeless services to collaborate and share information on available resources, individual identification, and program processes. HUD, the VA, and USICH have committed to an initiative called **Solving Veterans Homelessness as One**, and at the local level HUD calls for partnerships between the CoC, local PHAs, and the VAMC. This partnership will help to deploy resources efficiently and quickly as possible. It will also help to serve those veterans who are not engaged with the VA, but who can be prioritized for other local homelessness assistance resources.

Increased collaboration across systems with the goal of ending homelessness among veterans can only happen by building a <u>successful relationship</u> between the local VA and homeless assistance system. Below are key strategies based on feedback from communities that have been successful in creating strong partnerships.

- <u>Build political will</u>: Meet with top elected officials to engage them in the progress and remaining steps to ending Veteran homelessness, and enlist help in putting pressure on local systems to contribute toward the goal of ending veteran homelessness.
- Bring VA staff into the larger homelessness assistance system: Include key VA staff as
 active partners in community projects and meetings as a bridge to engage the VA in broader
 community efforts. Communities should engage VA staff around all homeless issues in the
 community, not just veteran specific initiatives, as this will expand the VA's knowledge of the
 entire homeless assistance system and available resources.
- Make ending veteran homelessness a local priority: Prioritizing ending veteran
 homelessness within a homeless assistance system demonstrates to local VA partners that
 there is a community-wide effort to end veteran homelessness. Providing training and
 guidance on working with veterans strengthens a community's relationship with the VA by
 showing concrete resources committed to the shared goal.
- <u>Increase transparency:</u> For the best communication between systems, communities should establish a shared Release of Information that meets VA privacy requirements. Shared information is the most basic way to increase collaboration and transparency locally.

• **Share resources:** Even with significant VA resources allocated toward meeting the needs of homeless veterans, there are still gaps that the local homelessness assistance system can fill (i.e. the costs of necessary fees such as rental applications and security deposits for the HUD-VASH units).

SUSTAINING THE EFFORT

Successful communities will continue to have flexible systems in place to rapidly respond to homelessness and quickly resolve it for any veteran. Formerly homeless veterans who are now in

housing need robust support to ensure they remain in housing. Veterans who fall into homelessness must be identified and engaged. Continuous review of data and system performance will enable communities to evaluate needs, resources and housing stability.

Once you have ended veteran homelessness, how do you maintain that? In <u>Sustaining Effort</u>, the NAEH discusses how New Orleans continued success 6 months down the road from announcing they effectively ended veteran homelessness.

What does it mean to say you have ended veteran homelessness?

- Review <u>criteria for achieving the goal of ending</u> <u>veteran homelessness</u>, and check if local efforts and plans are aligned and effective.
- See updated guidance by Federal partners for communities to assess whether they have reached the goal of ending veteran homelessness.

MAYOR'S CORNER: HOW ELECTED OFFICIALS CAN HELP

Mayors, Governors, and county leaders are uniquely positioned to elevate and prioritize local efforts to end homelessness. When the Mayor or county commissioners are actively engaged in the fight to end homelessness, others will pay attention. Below are <u>strategies and action steps</u> that elected officials can take to help identify and engage veterans experiencing homelessness and accelerate progress.

• Create a leadership team to end veteran homelessness

- Designate a specific staff person to work on the leadership team who has the authority to act on behalf of the Mayor/elected official.
- Convene key players locally (including but not limited to COC,VAMC, PHAs, Service Providers, etc.).
- Create alignment on the core elements of the strategy to end veteran homelessness and the process for decision making.
- Rally the public to believe that this is a solvable problem that deserves resources committed to resolving it.

Create a plan to identify and engage all veterans in your community

- Designate the entity responsible for collecting and reporting the information in a transparent and streamlined manner.
- o Increase investment and partnerships in homeless outreach.
- o Identify all veterans who are currently homeless by name and keep one list.
- Use shared data and benchmarks to measure progress. Add it to the community's website for easy tracking.

Focus on reducing barriers to getting veterans housed

- Work with the homelessness assistance system to engage all veterans on the By-Name list and work toward development of housing plans.
- Connect veterans experiencing homelessness with housing navigators and necessary support services.
- Work on critical needs such as IDs, security deposits, furniture, etc.
- o Engage key stakeholders who can help, such as funders or private landlords.
- Adopt successful practices from communities that have met their goal.

Commitment from local political leadership to end veteran homelessness has to go beyond a pledge of support. It needs to be combined with *action and responsiveness* that demonstrate an end to homelessness among veterans is within reach, and leadership on this issue from Mayors, Governors and county leaders can provide the attention and momentum needed to accomplish this goal.

IDENTIFYING AND ENGAGING HOMELESS VETERANS TOOLKIT RESOURCES

Using Data to Identify Veterans Experiencing Homelessness

- Working across data systems (HMIS and VA HOMES) to share data, HUD Exchange: Examples from four communities.
 - https://www.hudexchange.info/resource/3677/best-practices-sharing-information-to-end-veteran-homelessness/
- PIT Tools: This website provides HUD guidance on implementation of PIT counts for communities to consider and includes HIC and PIT guides and tools.
 https://www.hudexchange.info/resource/4433/point-in-time-count-implementation-tools/
- **HUD PIT and HIC guides**: This page contains information on PIT survey guidance and tools, including the mobile app. https://www.hudexchange.info/hdx/guides/pit-hic/
- HMIS Data and Technical Standards: These standards are a joint release of HUD, HHS and the
 VA. Guidance and documents are structured so that communities can easily determine which data
 elements are required for each federal partner's program.
 https://www.hudexchange.info/hmis/hmis-data-and-technical-standards/

Outreach

- **Practice Areas for Outreach**: Guidance from the VA for programs to ensure a comprehensive outreach plan that can be implemented quickly. http://www.va.gov/homeless/ssvf/?page=/practice_areas_and_resources/practice_areas/outreach_
- Assessing the Evidence on Outreach and Engagement: SAMHSA, Homelessness Resource
 Center guidance to educate program staff, funders and community members about the value and
 implementation of outreach and engagement.
 http://homeless.samhsa.gov/Resource/Assessing-the-Evidence-What-We-Know-About-Outreach-and-Engagement-37555.aspx
- What Makes Good Outreach in a CES Blog by lain DeJong: Seven essential items that effective outreach must contain.
 http://www.orgcode.com/2015/05/04/what-makes-good-street-outreach-in-the-era-of-coordinated-entry/
- **Veteran's Justice Outreach (VJO), VA**: A program for criminally involved vets, with VJO contacts across the country. http://www.va.gov/HOMELESS/VJO.asp
- Healthcare for Homeless (HCH)/VA collaboration guide: NHCHC strategies for collaboration between HCH, VA, and community based organizations. http://www.nhchc.org/wp-content/uploads/2011/10/HCH-VA-Collaboration-Quick-Guide.pdf

Creating a By-Name List

- Master list: Details the benefits of maintaining a list of all homeless veterans in a coordinated entry system, and includes an example of a format for a master list of homeless veterans. http://www.endhomelessness.org/library/entry/sample-veteran-homelessness-master-list
- Weekly meetings to include partners
 http://www.endhomelessness.org/blog/entry/want-to-end-veteran-homelessness-in-your-community-get-all-your-partners-on#.VafLo7Vxj4x
 http://www.endhomelessness.org/blog/entry/want-to-end-veteran-homelessness-in-your-community-get-all-your-partners-on#.VafLo7Vxj4x
 http://www.endhomelessness.org/blog/entry/want-to-end-veteran-homelessness-in-your-community-get-all-your-partners-on#.VafLo7Vxj4x
 <a href="http://www.endhomelessness.org/blog/entry/want-to-end-veteran-homelessness-in-your-community-get-all-your-partners-on#.VafLo7Vxj4x
 http://www.endhomelessness-in-your-community-get-all-your-partners-on#.VafLo7Vxj4x
 http://www.endhomelessness-in-your-community-get-all-your-partners-on#.VafLo7Vxj4x
 http://www.endhomelessness-in-your-community-get-all-your-community-ge

Coordinated Entry

- Coordinated Entry Policy Brief: HUD discusses the qualities and elements that need to be included in effective coordinated entry. https://www.hudexchange.info/resources/documents/Coordinated-Entry-Policy-Brief.pdf
- **CoC toolkit section on coordinated entry**: Designing a coordinated entry process. https://www.hudexchange.info/programs/coc/toolkit/responsibilities-and-duties
- Coordinated Assessment Toolkit (NAEH): A five part best practice toolkit which includes models, types of systems, information on intake and assessment, as well as suggestions for systems and program transitions. http://www.endhomelessness.org/library/entry/coordinated-assessment-toolkit

- **USICH summary of CE**: A short summary of CE, along with links to other resources. http://usich.gov/usich_resources/solutions/explore/coordinated_entry
- SNAPS Weekly Focus on Coordinated Assessment
 https://www.hudexchange.info/news/snaps-weekly-focus-why-coordinated-assessment-is-critical-to-ending-homelessness-locally/

Sustaining the Effort

- 10 strategies to end Veteran homelessness (USICH): USICH has identified 10 strategies that increase leadership, collaboration, and coordination among programs serving Veterans experiencing homelessness, and promote rapid access to permanent housing for all Veterans. http://usich.gov/population/Veterans/10-strategies-to-end-veteran-homelessness
- **5 Steps to Ending Veteran Homelessness** (NAEH): NAEH has developed five steps your community can take to ensure that you are part of the January 2016 celebrations announcing an end to veteran homelessness. http://www.endhomelessness.org/library/entry/five-steps-to-end-veteran-homelessness
- Successful practices of communities that have met their goal of ending veteran homelessness: Houston's story of ending veteran homelessness.
 http://www.huffingtonpost.com/2015/06/01/houston-veteran-homelessness n 7484498.html
- "The US Declared War on Veteran Homelessness And It Actually Could Win,": Aug 4, 2015, NPR; 6min NPR clip, and article on Homelessness, particularly highlighting New Orleans and Los Angeles http://www.npr.org/2015/08/04/427419718/the-u-s-declared-war-on-veteran-homelessness-and-it-actually-could-win

Collaboration across Teams

- Working with local VAMC (NAEH): This brief identifies five promising strategies that homelessness assistance systems have used to create or strengthen their relationship with their local VA Medical Center. http://www.endhomelessness.org/page/-
 /files/3633 file Promising Strategies for Working with Local VAs.pdf
- SSVF University VA Homeless veterans practice areas and resources: 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.
 http://www.va.gov/homeless/ssvf/?page=/practice areas and resources/practice areas/assessment-housing-plan
- SNAPS Weekly Focus on Collaborating to Combat Homelessness Among Veterans
 https://www.hudexchange.info/news/snaps-weekly-focus-collaborating-to-combat-homelessness-among-Veterans/

EFFECTIVE HOMELESS CRISIS RESPONSE SYSTEMS FOR VETERANS TOOLKIT RESOURCES

Veteran-specific Programs

Below is a list of key veteran resources that may be available to augment CoC, ESG and privately funded programs within your homeless crisis response system. Since the resources listed are not available in every community, it's important to follow the links provided to verify availability in your community.

Emergency Services for Veterans

Healthcare for Homeless Veterans (HCHV) Street Outreach: The VA's HCHV provides street
outreach to reach the most vulnerable veterans who are homeless. HCHV seeks to engage these
veterans in services and housing assistance. http://www.va.gov/homeless/hchv.asp

- HCHV Contract Residential Treatment Program: Ensures that veterans with serious mental health diagnoses can be placed in community-based programs which provide quality housing and services. http://www.va.gov/homeless/hchv.asp
- Grant and Per Diem (GPD) Program: VA's GPD program provides short-term, transitional housing
 to veterans experiencing homelessness. During their stay, veterans are provided with services related
 to substance use disorders, life skills, and/or employment in preparation for independent living.
 http://www.va.gov/homeless/gpd.asp
- Safe Havens: Safe Havens provide a transitional residence for hard to reach homeless persons with mental illness and substance use problems who have failed in traditional programs. The low-demand, non-intrusive environment is designed to establish trust and eventually engage the homeless veteran in needed treatment services and transitional or permanent housing options. http://endveteranhomelessness.org/programs/safe-havens
- VA Domiciliary: The Domiciliary Care for Homeless veterans (DCHV) program provides time- limited
 residential treatment to homeless veterans with mental health and substance use disorders, cooccurring medical concerns, and psychosocial needs including homelessness and unemployment.
 DCHV programs provide homeless veterans access to medical, mental health, and substance use
 disorder treatment in addition to psychosocial and vocational rehabilitation treatment programs.
 http://www.va.gov/HOMELESS/DCHV.asp
- Critical Safety and Health Services: It is also critical for homeless veterans to be able to access other critical safety and/or health services. Examples of these services include emergency rooms and hospitals, and police departments. Contact 9-1-1 for an emergency need that requires these critical safety and health services.
- National Call Center for Homeless Veterans (NCCHV): The NCCHV was founded to ensure that
 homeless Veterans or Veterans at-risk for homelessness have free, 24/7 access to VA staff. The
 hotline is intended to assist homeless and at-risk Veterans and their families, VAMCs, Federal, state
 and local partners, community agencies, service providers and others in the community. The phone
 number is 1-877-4AID VET (1-877- 424-3838).

Permanent Housing for Veterans

- HUD-Veterans Affairs Supportive Housing (HUD- VASH): (Permanent Supportive Housing) HUD-VASH is a collaborative program between HUD and VA where eligible homeless veterans receive a Housing Choice rental voucher from HUD, paired with VA providing case management and supportive services to sustain housing stability and recovery from physical and mental health problems, substance use disorders, and functional concerns contributing to or resulting from homelessness. HUD-VASH subscribes to the principles of the Housing First model of care. Program goals include housing stability while promoting maximum veteran recovery and independence in the community for the veteran and the veteran's family. http://www.va.gov/homeless/hud-vash.asp
- Supportive Services for Veteran Families (SSVF): (Rapid Re-housing) The SSVF program
 provides time-limited financial assistance and supportive services to very low-income veteran families
 in or transitioning to permanent housing. SSVF is designed to rapidly re-house homeless veteran
 families and prevent homelessness for those at imminent risk due to a housing crisis. Funds are
 granted to private non-profit organizations and consumer cooperatives.
 http://www.va.gov/homeless/ssvf.asp

Other Veteran-Specific Resources

- VA Locations: Search by location for VA resources, including VA Central Office, Benefits Office & Intake Sites, Cemetery, VISN Office, Medical Facilities (Outpatient Clinics, Hospitals, Vet Centers). http://www.va.gov/directory/guide/home.asp?isflash=1
- Mental Health Residential Rehabilitation and Treatment Programs (MH RRTPs): Mental Health
 Residential Rehabilitation Treatment Programs (MH RRTPs) (including Domiciliary and RRTPs)
 provide residential rehabilitative and clinical care to veterans who have a wide range of problems,
 illnesses, or rehabilitative care needs which may include mental health and substance use disorders,
 co-occurring medical conditions and psychosocial needs such as homelessness and unemployment.
 All of these programs provide a 24/7 therapeutic setting utilizing both professional and peer supports.

Treatment focuses on the veteran's needs, abilities, strengths, and preferences. http://www.benefits.gov/benefits/benefit-details/301

- Vets Centers: Vet Centers across the country provide a broad range of counseling, outreach, and
 referral services to combat veterans and their families. Services for a veteran may include individual
 and group counseling in areas such as Post-Traumatic Stress Disorder (PTSD), alcohol and drug
 assessment, and suicide prevention referrals. All services are free of cost and are strictly confidential.
 http://www.vetcenter.va.gov/
- Health Care for Reentry Veterans Services (HCRV): The HCRV program is designed to address
 the community re-entry needs of incarcerated veterans. HCRV's goals are to prevent homelessness,
 reduce the impact of medical, psychiatric, and substance abuse problems upon community readjustment, and decrease the likelihood of re-incarceration for those leaving prison.
 http://www.va.gov/homeless/reentry.asp
- Veteran Justice Outreach (VJO): The purpose of the Veteran Justice Outreach (VJO) Program is to
 prevent homelessness, and avoid the unnecessary criminalization of mental illness and extended
 incarceration among veterans. This is accomplished by ensuring that eligible justice-involved
 veterans encountered by police, and in jails or courts, have timely access to VHA mental health,
 substance abuse, and homeless services when clinically indicated, and other VA services and
 benefits as appropriate. http://www.va.gov/homeless/vjo.asp
- Community Resource and Referral Centers (CRRC): CRRCs are a collaborative effort of VA, the
 community, service providers, and agency partners. The CRRCs are located in strategically selected
 areas to provide both a refuge from the streets and a central location to engage homeless veterans in
 services. Veterans will be referred to health and mental health care resources, job development
 programs, housing options, and other VA and non-VA benefits.
 http://endveteranhomelessness.org/programs/community-resource-referral-centers
- Homeless Veterans Dental Program (HVDP): The Homeless Veteran Dental Program helps increase the accessibility of quality dental care to homeless and certain other veteran patients enrolled in VA-sponsored and VA partnership homeless rehabilitation programs throughout the U.S. http://www.va.gov/HOMELESS/dental.asp
- Homeless Veterans Reintegration Program (HVRP): The purpose of the Homeless Veterans'
 Reintegration Program is to provide services to assist in reintegrating homeless veterans into
 meaningful employment within the labor force. HVRP projects provide an array of services to
 homeless veterans, including: job placement, training, job development, career counseling, resume
 preparation, and supportive services (e.g. clothing, transportation assistance and referrals to housing
 programs). http://www.dol.gov/vets/programs/hvrp/

Other Crisis Response System Resources

Clinical:

- Trauma-Informed Approach and Trauma-Specific Interventions (SAMHSA) http://www.samhsa.gov/nctic/trauma-interventions
- The Seven-Stage Crisis Intervention Model http://btci.edina.clockss.org/cgi/reprint/5/4/329
- Effects of Stress Exposure http://www.sciencedirect.com/science/article/pii/S2352289514000101

Systems and Programs:

- Crisis Response System (conference presentation, NAEH) http://www.endhomelessness.org/library/entry/1.3-crisis-response-system
- A Closer Look: Opening Doors, As Amended in 2015 Spotlight on Crisis Response Systems http://usich.gov/blog/a-closer-look-opening-doors-as-amended-in-2015-spotlight-on-crisis-response
- Building Strong Connections to Rapidly House Veterans (webinar, USICH)
 http://usich.gov/media_center/videos_and_webinars/opening-doors-to-innovation-building-strong-connections-to-rapidly-house-ve
- Identifying and Referring Veterans Experiencing Homelessness (fact sheet, USICH)
 http://usich.gov/resources/uploads/asset_library/Veterans Referral Tool 2015 FINAL.pdf

- The United States Interagency Council on Homelessness, Opening Doors Federal Strategic Plan to Prevent and End Homeless, as Amended in 2015, http://usich.gov/opening_doors/
- Mayors Challenge: Homelessness Response and Housing System
 http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/veteran_information/mayors_challenge/service_providers
- SAMHSA's Expert Panel on the Prevention of Homelessness
 http://usich.gov/resources/uploads/asset_library/USICH_SAMHSA_expert_panel_on_prevention
 fact_sheet_FINAL1.pdf
- Common Eligibility Criteria for Emergency Shelters: Best Practices for Entry into Emergency Shelters
 https://100khomes.org/sites/default/files/Common%20Eligibility%20Criteria%20for%20Emergenc
- Rapid Re-Housing: A History and Core Components
 http://www.endhomelessness.org/library/entry/rapid-re-housing-a-history-and-core-components

Community Example:

y%20Shelters%20FINAL 0.pdf

- Ending Veterans Homelessness in New Orleans: the Importance of Partnerships and Shared Goals
 - http://usich.gov/population/veterans/veterans_homelessness_in_focus/ending_veteran_homelessness_in_new_orleans_the importance of partnerships_a/

Veteran Homelessness:

- HUD SNAPS In Focus: Increasing Housing Placements of Homeless Veterans http://us5.campaign-archive1.com/?u=87d7c8afc03ba69ee70d865b9&id=d5b7a8bae1&e=27c0063574
- Supportive Services for Veteran Families (SSVF) University http://www.va.gov/homeless/ssvf/index.asp

CONNECTING TO PERMANENT HOUSING TOOLKIT RESOURCES

Mainstream Public Resources

- **HUD-VASH:** This page identifies the eligibility criteria for the HUD VASH program. http://www.va.gov/homeless/hud-vash_eligibility.asp
- **SSVF Webpage:** This page links directly to the most recent SSVF Program Guide from March 2015. http://www.va.gov/HOMELESS/ssvf/docs/SSVF Program Guide March 2015 Edition.pdf
- HUD's Section 202 Supportive Housing Program: The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly.
 http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/grants/section202ptl
- HUD's Section 811 for People with Disabilities Program: The Section 811 program allows
 persons with disabilities to live as independently as possible in the community by subsidizing rental
 housing opportunities which provide access to appropriate supportive services.
 http://portal.hud.gov/hudportal/HUD?src=/program offices/housing/mfh/grants/section811ptl
- HUD 811 Project Based Demonstration: The Section 811 Project Rental Assistance (PRA)
 Program seeks to identify, stimulate, and support successful and innovative state approaches to providing integrated supportive housing for people with disabilities.

 https://www.hudexchange.info/programs/811-pra
- Low Income Housing Tax Credit Property Directory: This system allows selective access to data from HUD's Low-Income Housing Tax Credit Database. http://lihtc.huduser.org/
- Technical Assistance Collaborative Special Purpose Voucher Database: Using all available federal data, TAC has developed a comprehensive up-to-date database of vouchers targeted to people with disabilities and other special needs. http://www.tacinc.org/knowledge-resources/vouchers-database/

Landlords and Housing Partners

- SNAPS In-Focus Message on establishing effective housing partnerships between homeless systems and permanent housing providers. https://www.hudexchange.info/news/snaps-in-focus-increasing-housing-placements-of-homeless-veterans/
- Establishing and maintaining landlord partners (USICH): A short two-page guide for landlords on the SSVF and HUD-VASH programs.
 http://usich.gov/resources/uploads/asset_library/SUM_Private_Landlord_Engagement_FINAL.pdf
- Landlord Liaison Project (USICH): The Landlord Liaison Project of King County, Washington, creates incentives for landlords to relax screening criteria for people experiencing homelessness who have barriers to accessing permanent housing.
 http://usich.gov/usich_resources/solutions/explore/landlord_liaison_project
- Sustaining landlord partnerships in creative ways (NAEH): Landlord damage insurance funds a
 tool some communities are using to incentivize landlords to take a chance on tenants.
 http://www.endhomelessness.org/blog/entry/field-notes-building-relationships-with-landlords#.VeRVz8uFOM8
- Landlord benefits of working with homeless providers (NAEH): This checklist is a tool to
 advertise your program to potential landlords. http://www.endhomelessness.org/library/entry/rapid-re-housing-landlord-benefits-checklist
- Working with landlords (HUD): This page provides tips on recruiting and cultivating relationships
 with landlords. These suggestions are based on the experiences of organizations around the country
 that have been providing housing search assistance for hard-to-place individuals.
 http://www.hudhre.info/housingsearch/m2t2.htm
- Landlord outreach plan resources (NAEH): This is the second of five short modules the Center for Capacity Building has developed on rapid re-housing. This module discusses how to locate housing by developing and maintaining landlord relationships. http://www.endhomelessness.org/library/entry/housing-search-location-and-landlords-module
- Forms and Templates for Landlord Engagement (Community Solutions) provided as part the Zero: 2016 initiative. http://cmtysolutions.org/additionalresources
- Housing Navigator Chart (VA): The VA has created a chart showing different affordable housing solutions that may be available within a community. https://www.va.gov/HOMELESS/ssvf/docs/SSVF Housing Navigator Tool.pdf \
- **SSVF University:** The VA has established the Supportive Services for Veterans Families (SSVF) University as a resource for SSVF grantees seeking to develop, implement, and/or improve their program. The site includes information, tools, and training on program requirements and practices, which can be navigated through the menu above. http://www.va.gov/homeless/ssvf/index.asp

Expediting Access

- Streamlining access to housing (USICH): Over the past several years, Rapid Re-Housing and Housing First programs across the country have tested a range of strategies to streamline access to housing. The most promising of these strategies include: lining up a supply of housing resources through landlord recruitment, master leasing, and the engagement of Public Housing Agencies; coordinating housing application processes and wait lists; using technology to match housing to people; and delivering individualized housing search and financial assistance. This tool identifies approaches communities have used to mitigate barriers to housing access, and are often used in combination.http://usich.gov/usich_resources/solutions/explore/streamlining_access_to_housing
- **HUD-VASH Utilization** (USICH): A blog from USICH that identifies strategies to full utilize HUD-VASH. http://usich.gov/blog/fully-utilizing-hud-vash
- Support Resources for HUD-VASH Utilization, including EAF (HUD): A letter from HUD to Public
 Housing Authority Directors providing further guidance and simplifies requests of HUD-VASH
 Extraordinary Administrative Fees (EAF) funding, and includes a sample budget request form.
 https://www.hudexchange.info/resources/documents/Letter-from-HUD-to-PHA-Executive-Directors-on-HUD-VASH-Extraordinary-Administrative-Fees.pdf

- FAQ clarifying eligibility for PSH for clients enrolled in RRH programs (HUD): A Frequently
 Asked Question on the HUD Exchange related to retention of homeless status for RRH project
 participants so they can access other permanent housing projects.
 https://www.hudexchange.info/faqs/529/is-an-individual-or-family-that-is-receiving-rapid-re-housing-assistance
- Housing First Checklist (USICH): This user-friendly tool is intended for use by policymakers, government officials, and practitioners alike to help make a basic assessment of whether and to what degree a particular housing program is employing a Housing First approach. The tool can be used as a checklist that can be reviewed during a site visit, program audit, or program interview, or as a guide and checklist when reviewing funding applications or reviewing a program's policies and procedures. http://usich.gov/resources/uploads/asset_library/Housing_First_Checklist_FINAL.pdf
- Guide for partnering with Public Housing Authorities (HUD): This guidance document provides
 CoCs with preliminary strategies and tips for starting or improving the partnership conversation and
 engaging their local PHA(s) in collaborative planning activities.
 https://www.hudexchange.info/resources/documents/CoC-and-PHA-Collaboration-Strategies-for-CoCs-to-Start-the-Partnership-Conversation.pdf
- FAQ discussing the prioritization of veterans for HUD-funded projects (HUD): A Frequently Asked Question on the HUD Exchange about prioritizing veterans. https://www.hudexchange.info/faqs/1894/does-hud-expect-cocs-and-recipients-of-coc-program-funded-psh-to-also
- Expert discussion regarding common assessment (HUD): A report from HUD's Office of Policy
 Development and Research, in partnership with the National Alliance to End Homelessness (the
 Alliance), summarizing a convening of a panel of experts to discuss assessment tools that
 communities are using to allocate homeless assistance and to consider the evidence base for the
 questions used in the tools.
 http://www.huduser.org/portal/publications/pdf/assessment tools Convening Report2015.pdf

Coordination with Key Partners

- PHA Guide to Ending Homelessness: USICH Guidebook to Public Housing Authorities to end veteran homelessness through planning, policies and procedures, and partnerships. http://usich.gov/usich_resources/pha_portal/
- The Mayors Challenge to End Veteran Homelessness: Mayor's Challenge website specifically for Mayors and Staff to engage their community to end veteran homelessness.
 http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/veteran_information/mayors_challenge/mayors_and_staff
- **Five Impact Steps for Mayors to end homelessness:** From the National Alliance to End Homelessness five proven steps that mayors can take to ramp up and achieve the goal. http://b.3cdn.net/naeh/1f3317b3b32e4f1c5f ekm6bnwqc.pdf
- HUD directory of CoC contacts by program and location: A listing of Continuums of Care throughout the country and contact information for CoC and HMIS Leads. https://www.hudexchange.info/grantees/

Rural and Tribal Land Resources

- Letter to Tribal Leaders regarding the expansion of HUD-VASH into Tribal Lands: A letter from HUD to Tribal Leaders announcing funding for the Tribal HUD-VASH demonstration program. http://portal.hud.gov/hudportal/documents/huddoc?id=deartriballeaderhudvash.pdf
- Section 515 Rural Rental Assistance Program: Rural Rental Housing Loans are direct, competitive
 mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and
 moderate-income families, elderly persons, and persons with disabilities.
 http://portal.hud.gov/hudportal/documents/huddoc?id=19565_515_RuralRental.pdf
- Section 538 Rural Rental Housing Guaranteed Loan Program: The program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns. http://www.rd.usda.gov/programs-services/multi-family-housing-loan-guarantees

Community Examples

- Atlanta Real Estate Collaborative (AREC) example of realtor partnership http://www.arec.org/
- Examples of Mayor-driven Landlord recruitment in <u>Los Angeles</u>, <u>Honolulu</u>, <u>Portland</u> and <u>Chattanooga</u>
 - Los Angeles: http://www.prnewswire.com/news-releases/va-secretary-mcdonald-and-mayor-garcetti-call-on-landlords-to-join-in-ending-veteran-homelessness-at-homes-for-heroes-breakfast-300095077.html
 - Honolulu: http://www.kitv.com/news/mayor-asks-landlords-to-help-homeless-veterans/34090018
 - o Portland: http://www.opb.org/news/article/portland-seeks-more-landlords-who-will-rent-to-veterans-with-vouchers/
 - o Chattanooga: http://www.timesfreepress.com/news/local/story/2015/apr/19/berke-seeks-landlords-help-end-veterhomelessn/299520/

HOUSING STABILITY TOOLKIT RESOURCES

Housing-Focused Case Management

- Progressive Case Management: The first half of this PowerPoint describes progressive case management, including the basic level of assistance that should be available to all program participants.
 - http://www.va.gov/HOMELESS/docs/ssvf/SSVF Case Management Webinar 3212013 FINAL.pptx
- Case Management in RRH: NAEH Conference Session. This set of three PowerPoints includes
 discussion on the differences between short-term and longer-term case management.
 http://www.endhomelessness.org/library/entry/5.08-help-people-stay-housed-rapid-re-housing-case-management
- Reasonable Case Plans: This PowerPoint from a Webinar on reasonable plans describes what makes a plan "unreasonable" and uses case examples to demonstrate reasonable planning. http://www.va.gov/HOMELESS/docs/ssvf/SSVF_Reasonable_Plan_Webinar.ppt
- Housing Stability Plan Template: Describes the characteristics of a Housing Stability Plan, sequencing of Plans, what makes a Plan "reasonable" and offers a brief template for a case plan. http://www.va.gov/HOMELESS/ssvf/docs/SSVFUniversity/SSVF Housing Stability Plan Template.docx
- On the Front lines Strategies for Case Management from NAEH Conference 2014: Two PowerPoints with some tips on using Motivational Interviewing, Harm Reduction and other approaches to working with people experiencing homelessness.

 http://www.endhomelessness.org/library/entry/1.4-on-the-frontlines-strategies-for-case-management

Income/Benefits

VA Income Benefits Resources:

- Veteran Benefits Administration: See Figure 2 in this toolkit for a summary of types of benefits
 available for Veterans. This Website describes income and other VA benefits, eligibility, application
 and location of closest regional office for VA Benefits. http://www.benefits.va.gov/
- Veteran's e-Benefits Portal: This Website allows veterans to access information about benefits and apply for income, health and other VA resources. https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal

Other Income Benefits Resources

- **SOAR:** This Website is designed primarily for people who will help SSI/SSDI applicants gain expedited access to benefits for disabled persons. By using the SOAR in Your State button, you can identify the agencies with SOAR-trained advocates in any state. http://soarworks.prainc.com/
- Temporary Assistance for Needy Families (TANF): The Office of Family Assistance locator allows
 users to find the address and telephone number for TANF offices (income support for families) in any
 state. http://www.acf.hhs.gov/programs/ofa/help

- **SNAPS, WIC, etc.**: This Website describes different federally-funded nutrition programs and has links to online applications in many states. http://www.fns.usda.gov/
- National Foundation for Credit Counseling: This Website has links to consumer credit education, information about certified consumer credit counselors and a locator for finding a credit counselor in your area. https://www.nfcc.org/agency-locator/
- Low Income Home Energy Assistance Program (LIHEAP): The Benefits.gov Website has income
 eligibility limits for LIHEAP, a locator for finding the nearest office to apply and frequently-asked
 questions. http://www.benefits.gov/benefits/benefit-details/623
- **Lifeline Phone Service**: This is a free or almost free telephone assistance program for persons who are eligible for many federal assistance programs. The site has a link to state-by-state qualification information. https://www.safelinkwireless.com/Enrollment/Safelink/en/NewPublic/how to qualify.html

Employment

- Homeless Veterans Reintegration Program (HVRP): A program of the Department of Labor, grantees provide an array of services utilizing a case management approach that directly assists homeless veterans as well as provide critical linkages for a variety of supportive services available in their local communities. The program is "employment focused" and veterans receive the employment and training services they need in order to re-enter the labor force. http://www.dol.gov/vets/programs/hvrp/
- Employment Assistance Guide for Service Providers Helping Homeless veterans: The guide provides an overview of special challenges faced by homeless men and women, and identifies the community resources in place to help them with housing, health, income supports, job search and placement assistance, substance abuse and family counseling, and other services they may need. It also includes a comprehensive list of employment assistance resources, both government and private organizations. http://www.nchv.org/images/uploads/EAG 1-10.pdf
- America Job Centers (Department of Labor): This site offers job and career information and enables connecting to your state's Job Centers. http://www.doleta.gov/usworkforce/onestop/onestopmap.cfm
- Employment and RRH (NAEH Conference): PowerPoint on tips from two community programs about linking with employment.
 http://www.endhomelessness.org/library/entry/1.08-make-it-work-linking-rapid-re-housing-and-employment
- Improving Employment Outcomes (NAEH Conference): Panelist PowerPoints on various aspects
 of employment, including community examples, research.
 http://www.endhomelessness.org/library/entry/pre-con-improving-employment-outcomes-exploring-research-funding-and-approa

Landlord/Tenancy Supports

- Sample Landlord-Case Manager Communication Agreement: This document is a sample of an agreement between the client and case manager about how the case manager can speak to a landlord about the client's housing issues.
 http://www.hudhre.info/housingsearch/Landlord-Tenant-Case%20Manager%20Communication%20Agreementv2 Aug06.doc
- Tool for interpreting lease: This is a sample form for converting the critical requirements of a lease into clear, succinct language for a client.
 http://www.hudhre.info/housingsearch/What%20Does%20My%20Lease%20Say_v2_Aug06.doc

Healthcare

- Locator: VA Medical Centers: Find Vet Centers, VA Medical Centers and other resources in your state. Also enables veterans to enroll in data system to access their health information. http://www.mvhealth.va.gov/
- Webinar on health services for veterans: Webinar recording describing healthcare resources for veterans.<a href="http://www.va.gov/homeless/ssvf/?page=/practice_areas_and_resources/overview/tools_training_resources#module3_training_training_nesources#module3_training_nesources#

• **Community Health Care Resources:** Links to each state's Medicaid and CHIP (Children's Health Insurance Program) eligibility:

https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/

Figure 2: A Sample of Veteran Benefits available by accessing

http://www.benefits.va.gov/

Health Care: http://www.va.gov/health/

Benefits: http://www.benefits.va.gov/benefits/

- Compensation and Pension
 - o <u>Disability Compensation</u>
 - o Special Monthly Compensation
 - o Special Compensation Claims
 - Veterans' Pension
 - Aid & Attendance and Housebound
- Education and Training
 - o Post-9/11 GI Bill
 - o Montgomery GI Bill-Active Duty (MGIB-AD)
 - o Montgomery GI Bill-Selected Reserve (MGIB-SR)
 - Reserve Educational Assistance Program (REAP)
 - o Post-Vietnam Era Educational Assistance Program (VEAP)
 - o VOW to Hire Heroes Veterans Retraining Assistance Program
- Home Loans
 - o Purchase Loan
 - o Cash Out Refinance Loan
 - o Interest Rate Reduction Refinance Loan (IRRRL)
 - o Native American Direct Loan (NADL) Program
 - Adapted Housing Grants
- Insurance
 - Servicemembers' Group Life Insurance (SGLI)
 - Veterans' Group Life Insurance (VGLI)
 - Family Servicemembers' Group Life Insurance (FSGLI)
 - Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)
 - Service-Disabled Veterans' Insurance (S-DVI)
 - Veterans' Mortgage Life Insurance (VMLI)
- Voc Rehab and Employment
 - o Educational and Vocational Counseling
 - Independent Living Program
 - o VOW to Hire Heroes Vocational Rehabilitation
 - VetSuccess
 - 0
- Additional Services including
 - o Career Center
 - Beneficiary Financial Counseling
 - o <u>Fiduciary Services</u>