

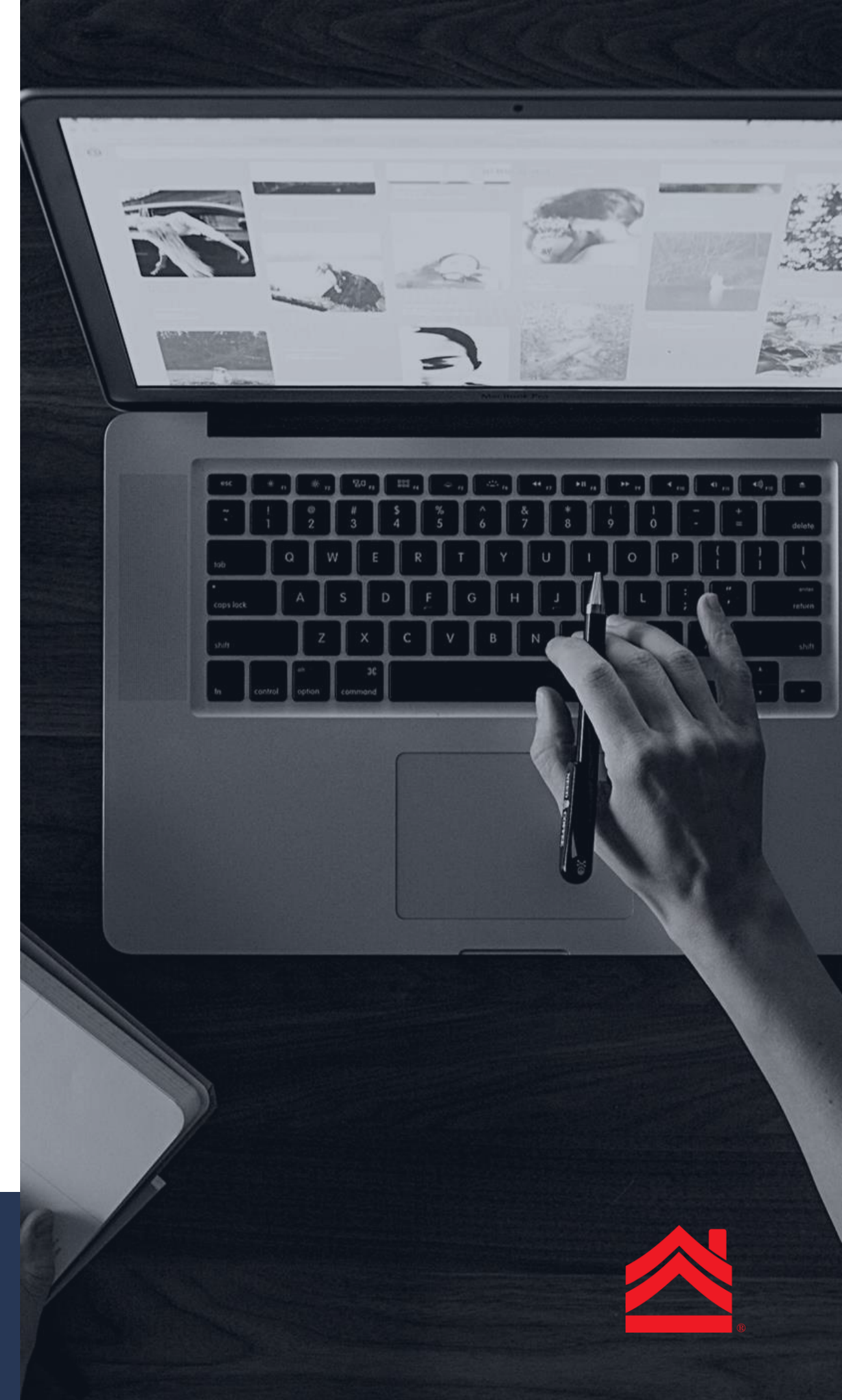
NATIONAL COALITION FOR HOMELESS VETERANS

2020 NCHV ANNUAL CONFERENCE

Virtual Edition



Session EI 1: Navigating Work and Benefits



Navigating Work and Benefits

Improving Veteran Outcomes through Income Maximization

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Setting the Stage

Basic rates for monthly payments

Dependent status	30% disability rating (in U.S. \$)	40% disability rating (in U.S. \$)	50% disability rating (in U.S. \$)	60% disability rating (in U.S. \$)
Veteran alone (no dependents)	435.69	627.61	893.43	1,131.68
With spouse (no parents or children)	486.69	696.61	979.43	1,234.68

- Housing stability requires income
- Income from benefits alone is not enough

Maximum Monthly SSI Benefits (2020)	
Individual	\$783
Couple	\$1,175

The national average fair market rent for a one-bedroom home is \$1,017 per month and \$1,246 for a two-bedroom home

Source: National Low Income Housing Coalition





Benefits of Employment

In addition to income, employment provides many benefits:

- Empowerment/esteem
- Contribution to society
- Connection to others
- Improved physical/mental health





Income Supports: Exploring What is Possible

- Our goal is to find the **individualized, appropriate combination** of income supports that each Veteran/Veteran family needs for permanent housing



Particularly during COVID-19 while resolving the immediate housing crisis, we are still balancing short- and long- term goals and needs for income stability.





Barriers to Income Maximization

- Pervasive myths about combining income streams
- Systems working in silos
- Fear of losing benefits
- Lack of knowledge





Facts and Myths

Myth	Fact
You cannot work while applying for benefits	No way! Working during the application process is allowed and may help document limitations
If you work, your SSI/SSD application will automatically be denied	Nope! Eligibility is based on the type/amount of work that can be done. In 2019 applicants can earn up to \$1,220/month
A veteran who is denied disability benefits by the VA is not eligible for SSA benefit	Not true! SSA has its own definition of disability and application process to determine eligibility. Discharge status, for example, is not considered
Benefits and health insurance end immediately when you start working	No sir! SSA has amazing work incentives to help applicants keep cash and health benefits
If SSA know you are working they will say you are not disabled anymore	Not so! SSA suspends Continuing Disability Reviews while beneficiaries use Ticket to Work and make progress towards employment goals





Disability Benefit Programs: SSA and VA

- VA Disability Benefits: Compensation and Pension
 - Discharge status and period of service are considered
 - Disabling condition may need to be connected to military service
- Social Security Administration (SSA) Disability Benefits: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
 - SSA evaluates an adult's ability to work at a substantial gainful level (\$1,260/month) to determine if this is limited due to physical and/or mental health conditions





Income Maximization: Combining Disability and Employment

- It is possible to work while receiving VA and SSA disability benefits
 - Disability benefits may be reduced, but there is a net gain for the Veteran
 - Both SSA and VA have numerous work incentives/income exclusions to maximize take-home income
- Benefits planning is essential
 - SSA: Ticket to Work – <https://choosework.ssa.gov>
 - VA: VSOs and Regional Benefits Office



You don't need to be an expert in these benefits and work incentives in order to encourage employment!





VA Income and Benefits Calculator

SSI Calculator: Employment and Unearned Income

To estimate total gross monthly income, fill in the box below using monthly amounts:

	Unearned Income (VA or state benefits, etc.)
	Gross Monthly Wages (before taxes)
	Plan to Achieve Self-Support (PASS)
	Impairment Related Work Expenses (IRWEs)

Unearned Income

\$0.00 Unearned Income (VA benefits, state benefits, etc.)
-\$20.00 General Income Exclusion
\$0.00 Total Countable Unearned Income

Earned Income from Wages

\$0.00 Gross Monthly Wages (before taxes)
-\$65.00 Earned Income Exclusion
-\$20.00 Any remaining General Income Exclusion
\$0.00 PASS Plan
\$0.00 Impairment Related Work Expenses (IRWEs)
\$0.00 Gross wages, after subtracting exclusions
÷ 2 Divide by 2 (SSA counts \$1 for every \$2 earned)
\$0.00 Total Countable Earned Income

\$0.00 Total Countable Income (Unearned + Earned)

Calculating SSI Benefit Amount

\$771.00 SSI Federal Benefit Rate (\$771 in 2019)
\$0.00 Add an SSI State Supplement (if applicable)
\$0.00 Total Countable Income
\$771.00 SSI Benefit Check

Calculating Gross Monthly Wages

\$0.00 Hourly Pay
0.00 Hours Worked (monthly)
\$0.00 Gross Monthly Wages (pre-tax)

Total Monthly Income (Before Taxes)

\$0.00 Unearned Income
\$0.00 Gross Monthly Wages
\$771.00 SSI Benefit Check
\$771.00 Total Gross Monthly Income

Total Monthly Income (Before Taxes)

■ Unearned Income
■ Gross Monthly Wages
■ SSI Benefit Check

Note: This calculator is for estimating income only. The Social Security Administration will make the official determination when you report your unearned income and wages.

- ✓ Interactive tool to demonstrate how Veterans can combine disability and employment income
- ✓ Automatic calculations for SSA income exclusions and work incentives
- ✓ Begin conversations around work
- ✓ Explore numerous possibilities





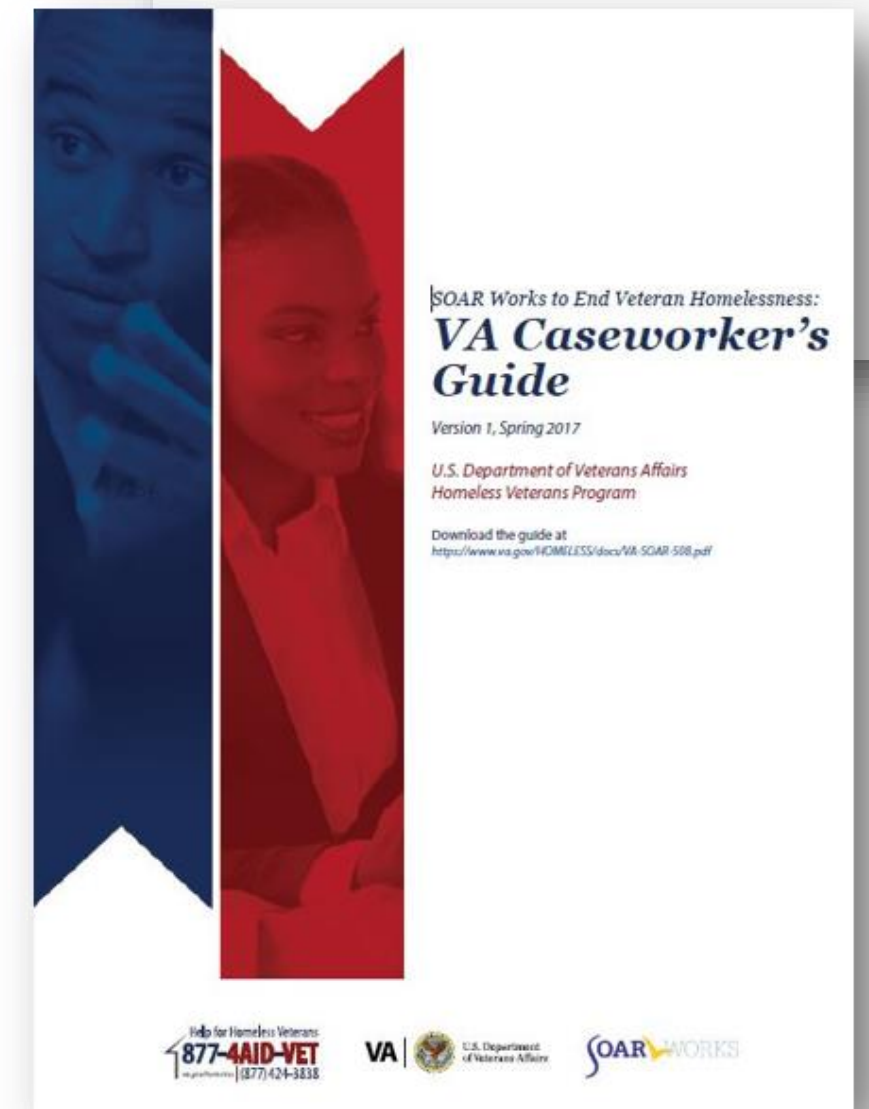
Resources to Support your Work

- SSA Benefit Application Assistance: SAMHSA SSI/SSDI Outreach, Access, and Recovery (SOAR) TA Center: <https://soarworks.prainc.com/>
 - SSVF and SOAR Integration Toolkit
 - VA Caseworker’s Guide to SOAR
- VA Benefit Application Assistance: eBenefits: <https://www.ebenefits.va.gov/ebenefits/vso-search>
- Employment: DOL Homeless Veterans Reintegration Program: <https://nvtac.org/>

Supportive Services for Veteran Families

SOAR Integration Toolkit

August 2019





Put it into Practice

- In your own work, how can you help eliminate barriers to income maximization?
 - What do conversations around benefits and employment look like in your program?
 - Are you connected with income support partners in your community?
- If a Veteran is experiencing income instability, how easily can they locate information about assistance with benefits and employment?
 - Develop state/locality specific quick start guides
 - What types of staff cross-training would be helpful in increasing knowledge about income supports?



Questions?

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