



VA NATIONAL CENTER ON HOMELESSNESS AMONG VETERANS

Promoting data-driven, evidence-based solutions to end Veteran homelessness

Assisting Veterans with Financial Management and Fiduciary Services

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UNIVERSITY OF
SOUTH FLORIDA



Overview

- Homelessness and Financial Problems
- Start with a Soft Touch -The Approach is Critical
- Dealing with Old Debt
- Using Harm Reduction Financial Strategies
- A Word of Caution
- Assisting Veterans Who Will Accept Voluntary Fiduciary Services
- Incompetency Status and Appointment of Guardians by Courts
- Q&A



Homelessness and Financial Problems

- A Leading Reason for Loss of Housing
- The Downward Spiral of Homelessness and Financial Problems
- Case Managers Checklist of Financial Issues
 - Outstanding Rent Payment Debt
 - Outstanding Utility Payment Debt
 - Unresolved Debt
 - Alimony and Child Support
 - Court Fees and Legal Obligations
 - Bad Credit Histories
- An Opportunity to Increase Housing Stability



Start with a Soft Touch -The Approach is Critical

- Do Not Start with Confrontation!
- Approach with an Understanding that Financial Problems are Embarrassing
- Engage the Client in Discussion about Financial Issues in a Non-Judgmental Way with Emphasis on Accepting Help



Dealing with Old Debt

- Focus on Debts that Could Impede Housing
 - Rental Debts / Utility Company Debts
- Using Agency Support for Old Debts
 - Legal Aid
 - Child Support Debt

SSVF

The HHS-VA-ABA Collaborative:

<https://www.acf.hhs.gov/css/toolkit-childsupport-collaborations-veterans>

State Departments of Veterans Affairs

- Credit Repair???



Using Harm Reduction Financial Strategies

- Start with Voluntary Efforts to Reduce Impulsive Spending Habits
- Setting Budget Priorities with a Focus on Survival Needs
- Automated Bank Drafts Timed to be Released when Electronic Pension Funds Reach the Bank
<https://smallbusiness.chron.com/automatic-bank-drafts-work-39755.html>
- Helping Clients Make Funds Less Accessible by Money Orders



Using Harm Reduction Financial Strategies (Continued)

- Encouraging Clients with Impulse Control Problems to Give Up ATM Cards
- Money Management Groups and Classes
 - Using Local Resources (Banks, Savings and Loans)
- <http://www.mentalhealthamerica.net/managing-your-money>



A Word of Caution!

- Veterans Sometimes Request that Case Managers or Providers Manage Their Money
- Under **NO** circumstances should VA Case Managers or VA Providers Manage Money for their Clients
- This is a Clear Violation of Standards of Ethical Conduct



Assisting Veterans Who Will Accept Voluntary Fiduciary Services

- Local Non-Profit, County, and Faith-Based Fiduciaries and Guardians
- VA Cannot Endorse a Specific Agency, but Case Managers Can Find Agencies and Individuals That Offer Fiduciary Services thru an Internet Search
- When VA and Social Security Benefits are Involved, the Fiduciary Must Apply and Meet the Strict Standards of VA and SSA
- Fiduciary Must Always Act in “Best Interest” of the Beneficiary



Social Security Benefit Fiduciary Appointment (Representative Payee)

- A Fairly Simple Process Usually Taking Two to Three Months
- Same Process for SS, SSI, and SSDI Benefits
- Requires a Physician completing:
SSA-787 PHYSICIAN'S/MEDICAL OFFICER'S STATEMENT OF PATIENT'S CAPABILITY TO MANAGE BENEFITS



Social Security Benefit Fiduciary Appointment (Representative Payee)

- SSA Usually Uses Non-Profit Fiduciary Agencies if a Relative Cannot Be Found
- More Information Is Available on Social Security's Web Site:

<https://www.ssa.gov/payee/>



VA Benefit Fiduciary Appointment

- For Veterans Requesting Voluntary Appointment of a Representative Payee
- Assist the Veteran with Preparation of a Letter Requesting a Representative Payee
- Help the Veteran Describe Why They Need a Payee
- The Veteran Can Request a Waiver of the 60 Day Due Process Provision in the Letter



VA Benefit Fiduciary Appointment (Continued)

- Case Manager Should Provide a Homelessness Verification Letter
- The Veteran Will Need a Statement from His or Her Medical Provider stating that the Veteran is Incapable of Managing His or Her Funds for VA Purposes and the Reasons for that Opinion
- The Documentation of this Opinion is Usually Placed in a Progress Note



VA Benefit Fiduciary Appointment (Continued)

- Case Managers Send the Documents to the VA Fiduciary HUB of the State the Veteran Resides using Established Referral Protocol
- Fiduciary HUB Staff Will Appoint a Field Examiner
- A Field Examiner Will Conduct a Face-to-Face Interview with The Veteran to Determine Competency Status
- Case Managers Are Encouraged to Check with the Assigned Fiduciary HUB Staff on Status of Fiduciary Appointment



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VA'S Website on Fiduciary Services:

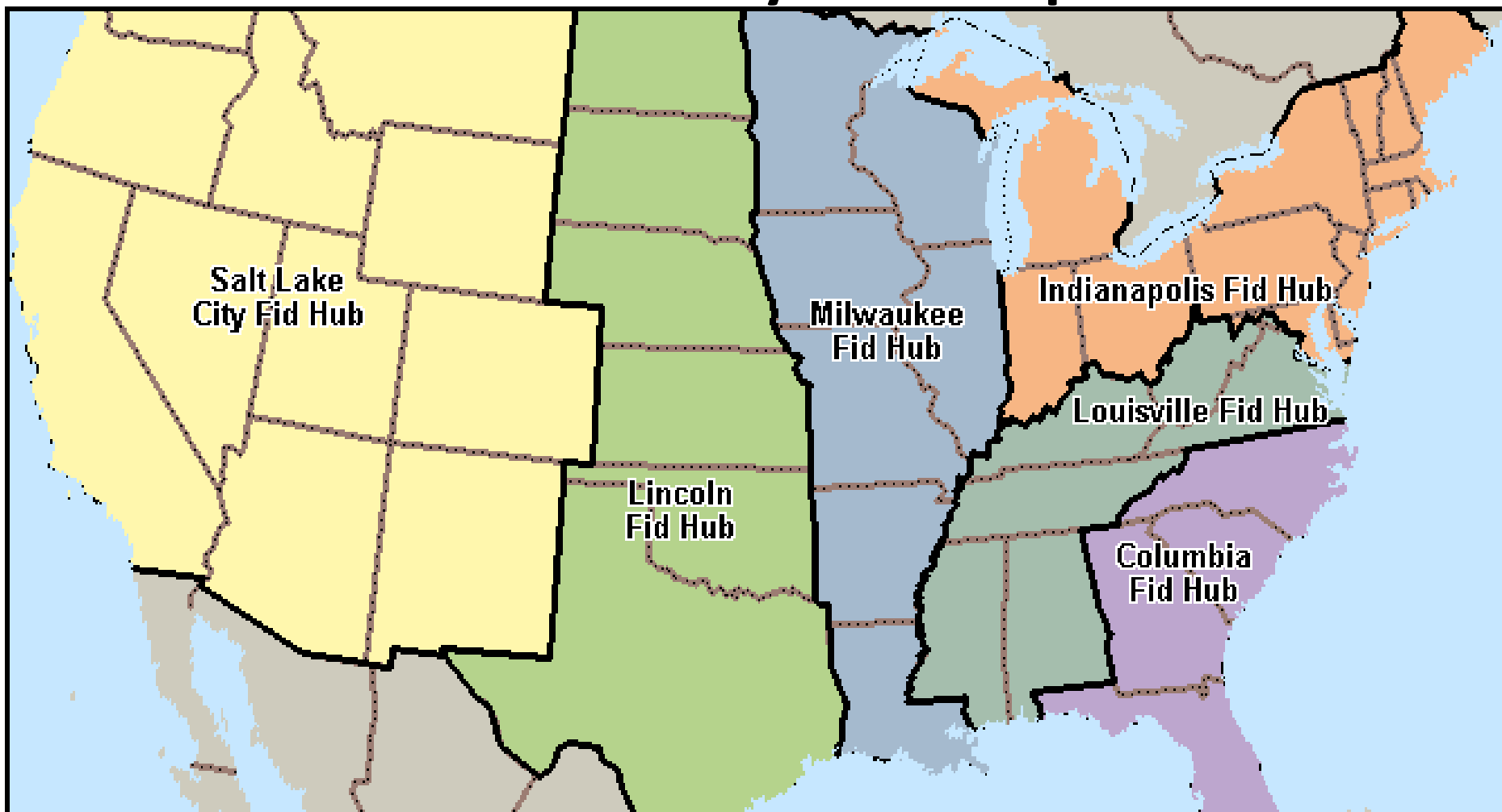
<https://benefits.va.gov/fiduciary/>



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VA Fiduciary HUB Map



**Salt Lake
City Fid Hub**

**Lincoln
Fid Hub**

**Milwaukee
Fid Hub**

Indianapolis Fid Hub

Louisville Fid Hub

**Columbia
Fid Hub**

Your Fiduciary HUBs

Fiduciary Hub

- **Salt Lake City Fiduciary Hub**

PO Box 58086

Salt Lake City, UT 84158

1-888-407-0144, #6

VA Email:

VAVBASLC/RO/FIDUCIARY/PRO
MULGATION

Jurisdiction

Alaska Idaho Oregon

Arizona Montana Utah

California Nevada Washington

Colorado New Mexico

Wyoming Hawaii

Your Fiduciary HUBs

Fiduciary Hub

- **Lincoln Fiduciary Hub**

PO Box 5444

Lincoln, NE 68505-5444

1-888-407-0144, #3

VA Email:

VAVBALIN/RO/FIDUCIARY/PRO
MULGATION

Jurisdiction

Kansas South Dakota

Nebraska Texas

North Dakota Mexico

Oklahoma

Central and South America

Your Fiduciary HUBs

Fiduciary Hub

- **Milwaukee Fiduciary Hub**

PO Box 14975

Milwaukee, WI 53214-0975

1-888-407-0144, #5

VA Email:

VAVBAMIW/RO/FIDUCIARY/PR
OMULGATION

Jurisdiction

Arkansas

Illinois

Iowa

Louisiana

Minnesota

Missouri

Wisconsin

Your Fiduciary HUBs

Fiduciary HUB

- **Columbia Fiduciary Hub**

PO Box 9367

Columbia, SC 29209-9998

1-888-407-0144, #1

VA Email:

VAVBACMS/RO/FIDUCIARY/PR
OMULGATION

Jurisdiction

Florida Georgia

North Carolina

South Carolina

Your Fiduciary HUBs

Fiduciary HUB

- **Louisville Fiduciary Hub**

PO Box 3487

Louisville, KY 40201

1-888-407-0144, #4

VA Email:

VAVBALOU/RO/FIDUCIARY/PR
OMULGATION

Jurisdiction

Alabama

Tennessee

Kentucky

Washington, DC

Mississippi

West Virginia

Virginia

Puerto Rico

Your Fiduciary HUBs

Fiduciary HUB

- **Indianapolis Fiduciary Hub**

P O Box 441480

Indianapolis, IN 46244

1-888-407-0144, #2

VA Email:

VAVBAIND/RO/FIDUCIARY/PROM
ULGATION

Jurisdiction

Connecticut

Asia

New Jersey

Indiana

Canada

Ohio

Maryland

Massachusetts

Michigan

New Hampshire

Delaware

Australia

New York

Maine

Europe

Pennsylvania

Rhode Island

Vermont

Your Fiduciary HUBs

Fiduciary HUB

- **Manila Fiduciary Activity**

1501 Roxas Boulevard

Pasay City, PI 1302

VA Email:

VAVBAMPI/RO/F&FE

Jurisdiction

Republic of the Philippines



Incompetency Status and Appointment of Guardians by Courts

- Laws Vary from State to State on Who May File
- VA and SSA can Make a Ruling of Incompetency Without Court Process
- A Medical Opinion is Almost Always Required (Frequently a Mental Health Provider)
- The Beneficiary is Entitled to Due Process and Representation
- The Process for Court Declared Incompetency is Usually Longer



Summary

- Begin with the soft touch
- Try to get voluntary cooperation with financial harm reduction strategies
- Use court involvement with incompetency hearings only as a last resort



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Questions? / Discussion