



**COVID-19**

## **Homeless System Response: Maximizing Income for Rapid Rehousing Participants During COVID-19**

Tens of millions of Americans are experiencing job loss, reduced hours, and reduced income due to the outbreak of COVID-19. Those with lower incomes have been hit the hardest. Rapid Rehousing (RRH) is an important solution to stabilize those impacted by COVID-19 and homelessness. Increasing income is a key goal of RRH programs in order to prepare households to assume responsibility for their rent. Because RRH programs increase participants' household income and allow them to access other community supports, households are better able to quickly and successfully stabilize in permanent housing.

There are multiple ways RRH programs should support participants with their income goals. Most essential is the individualized guidance and support offered by knowledgeable case managers. Effective RRH case management—provided by people with firsthand expertise and an equity- and trauma-informed lens—lies at the heart of an effective, responsive RRH program. Soon after RRH enrollment and as part of the housing search and stabilization plan, case managers should work individually with participants to support them in exploring household income and benefits; setting reasonable, achievable, and individualized goals; and achieving their income and benefit goals as they are obtaining and stabilizing in housing. **A community example of including income-related supportive services is highlighted in the box below.**

Depending on funding and participant needs, programs may also provide specialized employment and benefit staff capable of addressing more complex participant income and benefit needs. Ideally, such assistance is offered in conjunction with or as a bridge to existing workforce, income, and benefit support resources available in the community. For some RRH programs, case managers may need to work closely with program staff that have specialized roles related to income (like an employment navigator or benefits specialist) in order to effectively support participants.

Regardless of their size, RRH programs are responsible for forging referral and access relationships with a wide range of community resources and partners able to support participant goals, including those related to achieving stable, sufficient income for participant needs. These partnerships may be informal or more formal and should include agreed-upon criteria and protocols for prioritizing, expediting, and coordinating participant access. Additionally, programs should be capable of helping participants access key transitional supports (e.g., transportation, childcare). Though Emergency Solutions Grants (ESG) funding may not be used to fund transitional supports like transportation or childcare, RRH programs should always seek to leverage existing community resources and partnerships for such supports first, and only use more limited homeless assistance funding from other public or private sources when needed to address gaps.

### ***Holistic Planning for ESG-CV***

All Chicago, the Continuum of Care (CoC) lead agency, is working with the city of Chicago to tap into new ESG-CV funding to add an SSI/SSDI Outreach, Access, and Recovery (SOAR) coordinator to their staff. They plan to contract out for 3–4 SOAR-trained case managers to work as part of the RRH case management teams across the continuum.

All Chicago has been testing the concept through their “accelerated moving events.” Cohorts of approximately 30 people select units, pick out furniture, complete their housing applications, and have the opportunity to meet with a SOAR benefits specialist and employment counselor.

All Chicago plans to continue to use their Coordinated Entry (CE) system to identify individuals who have a disability and no income to connect them with a SOAR-trained case manager.

All Chicago recognized that rental assistance must be paired with the right services to ensure long-term housing stability with income supports (benefits and/or employment).

## Maximizing Income with Income Support Plans

RRH programs encourage participants to maximize their income by applying for eligible benefits and working at a level that is right for them. Programs should work with participants to increase their income, when possible, by developing a support plan that documents the participant household's financial needs, goals, and action steps for pursuing a variety of income sources. The plan should address potential barriers to increasing income, identify timelines and benchmarks, and prioritize action steps so what happens next and who is responsible is made clear. The plan should be flexible, updated as options are explored and goals and needs change. An income support plan should identify both long- and short-term goals. The plan should include:

- Participant strengths and interests
- Current sources of income
- Income needs
- Barriers to income (e.g., childcare, transportation, additional training)
- Potential eligibility for mainstream benefits, such as SSI/SSDI, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Earned Income Tax Credit (EITC), et. al.
- SMART<sup>1</sup> Action Steps for connecting the participant to employment opportunities, benefits, and/or related supports



## Best Practices in RRH Employment Support

Participants in RRH programs often have an employment history, but their history may be sporadic. They may be underemployed or have become unemployed and are experiencing homelessness due to the economic impacts of COVID-19. As a rehousing agency, there may be no need or capacity to provide employment services in addition to RRH case management. Finding strategic partners and connecting to existing resources can close gaps and allow RRH funding to be used for other critical rehousing needs.

Many communities and RRH providers are working to improve employment-related supports and outcomes for RRH participants. A thoughtful summary of such practices can be found in "[Integrating Rapid Re-Housing & Employment](#)," published by The Heartland Alliance<sup>2</sup>.

Here are some recommended practices for increasing employment assistance in RRH:

- Partner with providers who offer specialized employment services.
  - For SSI/SSDI beneficiaries, find supported employment services through the [Social Security Administration's \(SSA\) Employment Networks](#).
  - Identify your local Vocational Rehabilitation programs with the [U.S. Department of Education, Rehabilitation Services Administration](#).
- Connect with community colleges and local accredited agencies that offer immediate job training opportunities.
- Partner with your local agencies administering TANF assistance. [Federal TANF and state match funding](#) can provide support for childcare, transportation, work clothing, and other employment-related needs. In addition, SNAP benefits connect participants to SNAP Employment and Training (SNAP E&T) Programming to provide job searches and other assistance.
- Find quality and affordable childcare providers in the community that can support families.
- Be a myth buster! Help educate individuals that they can increase their income by working while also maintaining their SSA and/or VA disability benefits.

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<sup>1</sup> Specific, measurable, attainable, relevant, and time-bound

<sup>2</sup> Schnur, C., Warland, C., Young, M., & Maguire, T. (2017). Integrating rapid re-housing & employment: Program & policy recommendations for enhancing rapid re-housing. Chicago, IL: Heartland Alliance's National Initiatives on Poverty & Economic Opportunity.

## Encouraging Employment: Starting the Conversation

Income helps to build a strong foundation for housing stability. We know that income is so much more than a monthly paycheck or benefit check. Benefits and employment increase access to more robust health care and housing opportunities. Employment helps us to engage with our communities, gives us a sense of purpose, and can increase self-esteem. That said, starting conversations about work can still be intimidating and uncomfortable: knowing what questions to ask, and how to respond in different situations, are key skills for case workers. The *SOAR Employment Conversation Guide* is an excellent tool that can help case workers begin tough but important conversations. The questions help individuals weigh pros and cons and helps case workers form reassuring and encouraging messages appropriate to the individual's situation. [The Employment Conversation Guide: Sample Responses](#) tool illustrates how a conversation about work could progress by providing potential responses to common questions asked.

The form is titled "EMPLOYMENT CONVERSATION GUIDE" and is part of the SOAR WORKS program, which is associated with SAMHSA (Substance Abuse and Mental Health Services Administration). It includes a "Purpose of the Guide" section with three bullet points: "To begin conversations about work with SSI/SSDI beneficiaries and those applying for benefits," "To ensure that the individual is receiving accurate information about employment and returning to work," and "To engage with an individual and determine their work goals." Below this is a section for "Name:" and a yellow header that says "Let's talk about work. (Add facts/positive statements about work)". The main body of the form is a table with two columns: "Questions to Ask" and "Responses". The "Questions to Ask" column contains several prompts, such as "Why do you want to work?", "What kind of work do you want to do?", "What do you feel are benefits to working?", "How long have you been out of work?", "How has not working affected you emotionally, financially, socially?", "When you first began to think about work, did you talk to anyone about that?", "What have other people told you about work?", and "How do friends/family feel about you returning to work?". The "Responses" column is currently blank.

## Employment Resources

### Workforce Innovation and Opportunity Act (WIOA)

A WIOA Workforce Development Board plans community-wide efforts to provide households most in need with employment services. WIOA works with people experiencing homelessness and other barriers to employment through WIOA-funded American Job Centers. Their resource and fact sheet can be accessed [here](#).

### US Department of Labor's CareerOneStop

[US Department of Labor's CareerOneStop](#) is an excellent resource for exploring careers, training, and jobs, finding local American Job Centers and Workforce Development Board contacts, as well as resources for Veterans, workers with criminal convictions, workers with disabilities, entry-level workers, young adults, older workers and more!

### Social Security's Ticket to Work Program

Social Security's Ticket to Work Program is a free program available to all SSI/SSDI beneficiaries. SSA has specialists that can connect individuals to employment supports in their area, such as career counseling, training, and job placement. Also, they can explain in detail how going back to work will impact a person's benefits. [The Choose Work! Website](#) has links to local employment resources and offers free training webinars for beneficiaries and service providers. The link to search for local providers can be found [here](#).

### Administration for Children and Families, Office of Child Care

[Childcare.gov](#) has local resources for childcare, health and social services, financial assistance, support for children with special needs, and more.

## Employment Opportunities During COVID-19

RRH programs should be able to assist participants, directly or via partner agencies, to explore and contact employment opportunities. This may include employment options not previously considered, such as working from home as part of a local call center, landscaping, or other services. In all instances, RRH participants' needs and preferences should be accounted for first, including childcare and transportation needs, as well as any health concerns or vulnerabilities. As participants begin their employment search, RRH case managers should be able to help them quickly obtain needed documentation, work clothes, and other essential items to apply for and sustain employment. RRH programs should work to develop a flexible pool of funds for a wide range of participant transitional support needs. The following page lists additional considerations for enhancing employment opportunities.

### ***Get to Know Your Local Job-Market***

RRH programs and service partners should also be knowledgeable about the local labor market and be able to navigate participants to opportunities in sectors that are still hiring during the pandemic.

- Connect with partners who are familiar with employers that may be flexible about hiring individuals with criminal backgrounds, disabilities, etc.
- To identify experts in your community, use the [Certified Employment Support Professional Directory](#) to start with job developers at supported employment agencies.

### ***Help Participants Secure Entry-Level Job Positions***

COVID-19 caused a large increase in unemployment for many restaurant, retail, and services workers. However, some sectors are increasing employment opportunities. The following are examples of industries offering job opportunities for entry-level positions:

- Shipping and delivery
- Grocery stores and delivery services
- Private childcare
- Online learning companies
- Remote meetings and communication companies<sup>3</sup>

### ***Opportunities for Supplementary Income with Gig Economy***

As the COVID-19 pandemic continues and people continue to shelter in place, there are also opportunities for supplemental income through gig economy jobs and [home-based businesses](#). These jobs may not guarantee a consistent income but can help to supplement household incomes. Some areas of employment offering opportunities to earn income part-time during the pandemic include:

- Food delivery services (i.e. Uber Eats, Instacart, Grubhub)
- Online tutoring and coaching
- Video game coaching
- Call center operator

### ***Considerations for Rural Employment***

The opportunities for increasing income in a rural setting may look different than in the urban and suburban settings. Job posting may be more accessible on community job notice boards or local newspapers. There is still the opportunity for remote work from a rural setting if the household has access to a cellphone, computer, and internet connection. Some additional opportunities that rural settings provide include:

- Day labor or seasonal work in agriculture
- Opportunities with ranching or logging
- Employment in national parks
- [Rural Community College Alliance](#)
- [Youth Build USA](#)

### ***Considerations for Senior Employment***

[The Senior Community Service Employment Program \(SCSEP\)](#) is a community service and work-based job training program for older individuals. Participants can access employment assistance through American Job Centers.

- Access the [Older Worker Program Finder](#).
- Locate your local Area Agency on Aging with [The National Association of Area Agencies on Aging](#).

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<sup>3</sup> <https://www.fastcompany.com/90478987/who-is-hiring-during-the-coronavirus-try-these-industries-if-you-need-a-job-now>

## Disability and Other Mainstream Benefits

Exploring eligibility for mainstream resources can help maximize income for participants. Benefits are available to individuals with disabilities, parents with children, and Veterans, among others.

### ***Social Security Administration (SSA) Disability Benefits***

SSA administers two disability benefit programs: Supplemental Security Income and Social Security Disability Insurance (SSI/SSDI). Benefits are available to children and adults who meet non-medical and medical eligibility criteria.

SSI/SSDI Outreach, Access, and Recovery (SOAR) is funded by the [Substance Abuse Mental Health Services Administration \(SAMHSA\)](#). It is a national program designed to increase access to the disability income benefit programs administered by SSA for eligible adults and children who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder. Find your state and local SOAR contacts [here](#).

### ***U.S. Department of Veterans Affairs (VA) Benefits***

For Veteran participants not receiving benefits, support the individual to reach out to the Veterans Affairs (VA) benefits hotline (800-827-1000) or [VA Benefits](#).

- Connect Veterans with your local [Supportive Services for Veterans and their Families \(SSVF\) program](#).
- Help Veterans return to work with the [Homeless Veterans Reintegration Program](#).

### ***Temporary Assistance for Needy Families (TANF)***

[TANF](#) provides financial assistance and related support services to families with dependent children. TANF is available to women who are either pregnant or responsible for a child under 19 years of age.

## Debunking Myths About Disability Benefits and Employment

One of the most common and long-standing myths about applying for Social Security disability benefits is that an applicant will be denied if he or she is working or seeking employment during the application process, or that benefits will be cut off immediately if they start working after being approved. SSA's work incentive programs are designed to help people retain their benefits while returning to work.

- [SSA's Work Incentives Planning and Assistance \(WIPA\) program](#) helps beneficiaries maximize their income from work and benefits.
- [The Income Benefits Calculator](#), developed with the support of the VA, is a useful tool for any individual receiving SSA and/or VA disability benefits.