Vets@Home Toolkit: Effective Homeless Crisis Response Systems for Veterans

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 through Vets@Home with remote TA.
ABOUT THIS TOOLKIT

With the launch of *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness (Opening Doors)* 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 progress. 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.

This toolkit is designed for CoC stakeholders, practitioners and public officials to help transform their current services into effective homeless crisis response systems that prevent homelessness and rapidly return veterans who experience homelessness to stable housing. The U.S. Interagency Council on Homelessness (USICH) provides logic and a framework to retool the homeless crisis system in Objective 10 of *Opening Doors*. While these resources are tailored to veterans, the strategies can be applied to homeless crisis response systems as a whole as part of a broader system transformation effort.

When a community has an effective homeless crisis response system, veterans experiencing a housing crisis who are at-risk of or experience homelessness are: rapidly identified and assisted; the system and programs within it are designed for crisis intervention rather than longer-term, rehabilitative or behavioral change goals; and veterans who want and need additional services and income supports to maintain their housing are helped by homeless providers to access longer-term VA and community support systems.

This toolkit includes:

- A review of concepts and components central to an effective homeless crisis response system for veterans
- Key strategies and related resources to strengthen homeless crisis response systems
- Ideas for Mayors and elected officials as they develop local strategies to support this national goal
- Hyperlinks to related resources and community examples, both embedded in the toolkit and assembled in a list at the end of the toolkit

KEY CONCEPTS RELATED TO HOMELESS CRISIS RESPONSE

People who are homeless or about to become homeless, including veterans, are in crisis and experience multiple negative consequences as a result. Immediate, competent assistance provided by a homeless crisis response system assures that homelessness is rare, brief and non-recurring. A community’s homeless crisis response system should be organized to prevent housing crises from resulting in homelessness, and to quickly end such crises when they occur. People who are homeless are provided safe, appropriate and temporary shelter, as well as help to quickly secure and stabilize in housing.

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 Homeless 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.
Crisis Intervention and Housing First are key concepts that serve as a foundation for effective homeless crisis response systems.

**Crisis Intervention.** Crisis intervention refers to urgent, emergency care that is aimed at assisting persons facing a crisis situation. People in or facing the risk of homelessness are in crisis, and the staff seeking to assist them are responding to that crisis. People in crisis also experience high levels of stress and specific physiological responses to stress that negatively affect their ability to reason and solve problems. While these reactions can be reversed, prolonged crisis and stress may have long term effects. Crisis intervention assistance seeks to end the crisis situation and restore balance to biological, psychological, and social functioning, while also minimizing the potential for additional psychological trauma to the person in crisis.

**Housing First.** Housing First approaches quickly connect people experiencing a housing crisis with permanent housing and the supports needed to maintain housing – without preconditions (e.g., sobriety, engagement in treatment, service participation requirements). All programs in a homeless crisis response system can and should use a Housing First approach to assist clients to resolve their housing crisis as quickly as possible. For all projects, this means:

- Ensuring low-barrier, easily accessible assistance that seeks to “screen-in” people with various personal issues, including people with no income or people with active substance abuse issues;
- Helping clients quickly identify and resolve barriers to obtaining and maintaining housing;
- Seeking to quickly resolve the housing crisis before focusing on other, non-housing related issues;
- Allowing clients to choose the services and housing they feel meets their needs, within practical limits and funding requirements.

**Components of a Strong Homeless Crisis Response System**

A homeless crisis response system typically consists of six basic components:

1. Coordinated Entry
2. Homelessness Diversion and Prevention
3. Emergency Shelter
4. Rapid Re-housing
5. Transitional Housing
6. Permanent Supportive Housing

**Coordinated Entry.** Coordinated entry (CE) processes ensure that people experiencing a housing crisis can readily find and navigate crisis intervention assistance, including facilitating immediate access to homelessness prevention and emergency shelter assistance. A veteran experiencing a housing crisis should be able to access CE no matter where they are located in a CoC’s geographic area. Fully developed CE also serves to allocate assistance as effectively as possible, ensuring access to the most appropriate and available permanent housing option no matter where a veteran is within the homeless crisis response system, or what barriers they face. Coordinated entry processes help communities prioritize assistance based on vulnerability and severity of service needs to ensure that people who need assistance the most can receive it in a timely manner.

**Homelessness Diversion and Prevention.** A comprehensive homeless crisis response system assesses all veteran households individually and understands that many veteran households seeking shelter have a safe and appropriate place to stay, even if temporarily. Some of these veteran households are able to avoid entering shelter and can secure permanent housing if linked to homelessness prevention assistance – in other words, they can be diverted from entering emergency shelter or transitional housing. This may involve continuing to stay or moving in with family and
friends. Homelessness prevention assistance should be readily available for persons diverted or otherwise identified to be imminently at-risk of homelessness (i.e., no other housing options, financial resources, or supports to avoid.) One approach to consider is progressive assistance, an approach that offers “light touch” interventions where possible, such as mediation with family/friends, connection to legal assistance, etc., and then more assistance as needed and desired.

**Emergency Shelter.** Emergency shelter provides safe, basic lodging where individuals and families can stay temporarily while they resolve their housing crisis. All unsheltered homeless veterans should have immediate access to shelter if they want it. Emergency shelters should be easily accessed no matter where a veteran lives in the CoC geographic area, and the supply of shelter should be able to be increased or reduced to meet demand and ensure no veteran is forced to live on the street. Shelters should:

- Focus on safety and meeting basic needs - reducing perceived stress;
- Have no/low barriers to entry;
- Ensure housing plans are created quickly; and
- Connect veterans to the most appropriate and available permanent housing opportunity, according to their needs and preferences.

**Transitional Housing.** Transitional housing programs have traditionally been used to provide services to people experiencing homelessness to prepare them to move into permanent housing and address other non-housing crisis related needs. However, many communities have found, and new research now indicates, that it is a less effective and more expensive intervention to resolve homelessness. Consequently, most communities are now seeking to target transitional housing for people with the most severe or intensive support needs who desire the support a transitional housing program may offer over other shelter options. Some communities are retooling their transitional housing portfolios to include transition-in-place models that resemble a rapid re-housing approach, which allow veteran households to move into permanent housing with transitional supports that end when no longer needed. Transitional or other interim housing can also be used as “bridge housing” for people awaiting placement in permanent supportive housing. This may be the case for some veterans staying in a Grant and Per Diem (GPD) program (e.g., a veteran waiting on a HUD-VASH voucher). However, such situations should still result in a veteran being placed in permanent housing as quickly as possible, even if rapid re-housing assistance is needed to accomplish this, until permanent supportive housing assistance is available.

**Rapid Re-housing.** Rapid re-housing places a priority on moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of a client becoming homeless and entering a program. Reduced length of shelter stays makes crisis beds (shelter and transitional) available to others in need and reduces the time spent in homelessness. Rapid re-housing helps veterans move to and remain in, conventional housing units when they are unable to on their own. The model is less expensive than transitional housing and may be best suited for veteran households who need short term assistance to re-stabilize. The core components of rapid re-housing are: housing identification, rent and move-in assistance, and rapid re-housing case management and services. Veterans (and others) who are placed in permanent housing and still participating in a rapid re-housing program remain eligible for HUD-funded permanent supportive housing, provided they meet other eligibility requirements.

**Permanent Supportive Housing:** A homeless crisis response system should also assist the most vulnerable people, including those with the most severe service needs and longest homeless experience with permanent supportive housing (PSH). PSH assists disabled people who have

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Several communities have been able to successfully share information about resource allocation and availability and particular veterans experiencing homelessness in order to more efficiently target assistance. HUD recently released a summary of best practices on information sharing to end veterans’ homelessness.

**KEY STRATEGIES FOR STRENGTHENING HOMELESS CRISIS RESPONSE SYSTEMS FOR VETERANS**

1. Ensure Sufficient Amount of and Access to Homeless Crisis Response Assistance

In many CoCs, the six components described above exist in varying amounts. The quantity of one type of assistance may not match the community’s need in all cases. In some crisis response systems, the homeless assistance projects operate in isolation from one another and often clients must seek out numerous programs before they receive help. Such communities have a program-centric and not a client-centric environment.

In an ideal crisis oriented system, the system is organized centrally around the needs of the client to facilitate access and immediate resolution of the crisis instead of the individual needs and requirements of providers. Coordinated entry processes in these communities work with veterans in crisis to quickly determine which resource best matches the veteran’s needs and desires, given their current state of crisis.

Actions CoCs can take to improve the amount of crisis response assistance and assure access:

- **Fully implement Coordinated Entry.** Make sure that your CoC is implementing a coordinated entry process, which creates a standardized and streamlined access point(s) and referral pathways for your community’s homeless crisis response resources. Start by reviewing [HUD's recent policy brief on coordinated entry](#) and [Coordinated Assessment System Prezi](#) to ensure that your CoC is working towards this type of homeless crisis response system. Work with any VA Medical Centers (VAMCs) in your area to ensure they understand how to interface with the CoC’s coordinated entry and that coordinated entry processes can facilitate access to VAMC-managed programs.

- **Ensure all unsheltered veterans are identified, immediately engaged, and offered low-barrier shelter and housing.** Examine your CoC’s outreach capacity to ensure sufficient staffing and resources to rapidly engage and assist any veteran who is unsheltered. Veterans may still choose to not accept low barrier shelter or housing. Outreach staff must continue to engage veterans and offer low barrier, acceptable shelter and housing options on a regular basis until a veteran accepts one.

- **Create, regularly update and use a by-name master list.** Such lists can be essential to knowing every veteran who is homeless at any point-in-time and ensuring they have the support they need to quickly end their homelessness.
2. Research VA Resources to Determine if they can be Better Leveraged and Integrated into Your CoC’s Homeless Crisis Response System

As a result of additional veteran dedicated resources in many communities, significant VA resources may be available to support your homeless crisis response system and to give veterans immediate and easy access to a wide variety of community services that address critical health and safety needs, as well as connections to resources that address immediate barriers to housing. VA programs are listed by component in the table below. Since the resources listed are not available in every community, each CoC should contact any area VAMCs and explore each of the programs listed below to determine if they are available and how to access them within its community. 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. Since not all veterans are eligible for VA-funded programs, CoCs should also ensure that appropriate resources funded from non-VA sources are available and accessible to veterans who are ineligible for VA-funded assistance.

**Veteran-Specific Resources to Explore as Part of a Homeless Crisis Response System for Veterans**

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<td>• Shelter, including:</td>
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<th>Rapid Re-housing and Permanent Supportive Housing Resources</th>
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<td>• HUD-Veteran Affairs Supportive Housing (HUD-VASH) – Permanent Supportive Housing</td>
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<td>• Other targeted PH for veterans (e.g. Section 8 set-asides)</td>
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<th>Other, Veteran-Specific Resources</th>
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<td>• Veterans Affairs Medical Centers (VAMCs) and Community Based Outpatient Clinics (CBOC)</td>
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<td>• Homeless Veterans Reintegration Program (HVRP)</td>
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<td>• Homeless Veterans Dental Program (HVDP)</td>
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Note: Refer to Veteran-Specific Resources Handout for additional information on these programs.
Once local program resources are identified, CoCs should:

- **Identify a single point of contact for each program**;
- **Establish a process for regular communication** and process check-in between homeless system, veteran-specific program staff, and VAMC homeless veteran program coordinator;
- **Hold regular face-to-face meetings** with program staff to check-in and educate on program;
- **Create written quick reference materials** for each program for staff and clients;
- **Execute written MOU’s or Program Agreements** clarifying expectations of each partner.

3. **Ensure VA-funded Grant Per Diem Programs Focus on Quick Placement in Permanent Housing**

VA-funded Grant and Per Diem (GPD) programs have typically provided service-intensive transitional housing to veterans for up to 24 months. As a bridge to permanent housing, however, GPD programs can reorient their approach to provide short-term transitional housing for homeless veterans who need and desire the type of service supports GPD can offer, while also working on securing permanent housing as quickly as possible according the veteran’s housing plan.

CoC and VA partners should work with GPD programs to:

- **Lower barriers and conditions that keep veterans from entering or quickly exiting GPD.** Many veterans may have unresolved mental health or substance abuse issues – some due to the acute or prolonged stress effects of being in crisis. Such veterans should have access to GPD and should not be exited from GPD when they don’t participate in services. GPD programs should seek to lower barriers to entry and use voluntary, engaging service models. At the same time, GPD programs should seek to keep program stays as brief as possible. This may mean that veterans will exit to permanent housing before completing their service plan. Service plans and goals should not result in veterans staying longer in GPD just to complete services. Services may need to be de-coupled from the GPD residential facility so that a veteran can continue receiving services once placed in permanent housing.

- **Ensure every veteran has a permanent housing plan.** At the time of admission there should be an expectation that the veteran will move into permanent housing as quickly as possible and within the average length of stay goal set for the GPD program as part of the community’s broader goal to end veteran homelessness.

- **Provide access to re-housing assistance.** As part of the permanent housing plan, veterans in GPD should have access to resources to help them move into permanent housing quickly if GPD resources are insufficient alone. This may include SSVF, HUD-VASH or some other resource, and for some veterans a combination of assistance may be needed.

4. **Reorient Emergency Shelters into Low-Barrier Models**

A “low barrier” shelter refers to an emergency shelter with as few barriers or requirements as possible to allow more people access to emergency shelter and services. Low-barrier facilities typically follow a harm reduction philosophy. This often means clients are not required to comply with mental health or addiction treatment plans, participate in mandatory programs or abstain from using alcohol or other drugs, as long as they do not engage in these activities in the shelter, and do not cause safety issues for other shelter clients and staff. Low barrier shelters still expect shelter residents to work with staff or with a partner agency to establish and work on a housing plan. However, such assistance is provided in a way that recognizes the limitations clients face when experiencing a crisis and other personal issues. To ensure that no veteran is ever forced to live on the street, and to end chronic homelessness and homelessness among vulnerable people, communities must be able to provide low-barrier entry into the homeless and housing placement system.
Consider the following ideas to get started:

- **Start with 1-2 willing providers** that already have or are willing to put in place low-threshold criteria for accessing their shelters. Keep track of and share their progress so that you can demonstrate to others that low-threshold programs can be safe and successful.
- **Provide training to shelter management and staff** on low-threshold programming and skills for working with active substance users and people with untreated mental illness.
- **Provide incentives for programs to adopt lower-barrier eligibility** and continued stay criteria (including providing them with priority access to vacancies in supportive housing for their chronic and vulnerable homeless clients).
- **Work with funders so that they understand that low-barrier criteria** will assist the community in its efforts to end homelessness and so that they move their funded programs toward lower-threshold access to services.

### Train Direct Service Staff to Develop Crisis-Oriented Permanent Housing Plans

Direct service staff should be well trained in crisis response, stress effects and the development of permanent housing plans. Effective plans should:

- **Address the Immediate Housing Crisis.** In homeless crisis response systems a Housing Plan is developed for each veteran household following assessment. The initial Plan addresses the client's immediate housing crisis (e.g., need for immediate access to emergency shelter) and any other crisis that threatens the health and safety of the client, while subsequent Plans address obtaining and/or maintaining permanent housing.
- **Center on Veteran's Choice.** Every veteran chooses the housing and type of services they accept. The CoC should offer veterans choices in the housing and the types of services that are offered to support them in that housing. The choices should focus on the immediate housing crisis and helping veterans to achieve their housing goals.
- **Provide Progressive Assistance.** Services should help veteran households end their homelessness as rapidly as possible with the least amount of financial and support resources possible to end the housing crisis and ensure a veteran does not immediately return to homelessness. More supports are offered to veteran households who struggle to stabilize and cannot maintain their housing without assistance. Assistance is individualized and flexible with a focus on issues that threaten housing stability.

### 5. Make Course Corrections and Resource Adjustments as Needed

The provision of housing crisis response services is by nature, very time-sensitive and urgent. Practitioners are focused on providing immediate care to address a veteran's housing crisis and are working with clients experiencing severe stress. Such an environment often makes strategic analysis of the system difficult and seemingly less urgent, which in turn can hinder the system's ability to make important course corrections and resource adjustments.

There are actions that CoCs can take to ensure that such reflection and adjustments are made to crisis services, and they are grounded in regular and open review of crisis response service data. First, it is important to establish clear performance expectations for the overall system and individual providers. This generally means the CoC should:

- **Set benchmarks for data quality;**
- **Define program and system performance metrics and set performance targets** that are consistent with HUD, VA and other funder expectations;
- **Get buy-in from funders and community leaders** to hold providers to performance expectations;
- **Generate and review data quality and performance data regularly** and as part of CoC meetings; and
✓ Share results regularly among all housing crisis response providers.

Common course corrections that a CoC might make among its homeless crisis response providers include:

✓ **Reallocation of a project**, due to poor project performance;
✓ **Changing the program model** due to an identified need for a different type of resource that will better meet the needs of clients (e.g., converting a project from transitional housing to rapid re-housing)
✓ **Changing or adding a target subpopulation** of a project to help address service or housing gaps (e.g., adding veterans who are ineligible for HUD-VASH as a target subpopulation for a CoC Program funded PSH project)

When considering these types of changes, it is critical to have a transparent decision making process and to clearly communicate expectations of providers in advance of these changes.

**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 elected officials are actively engaged in the fight to end homelessness, others will pay attention. While elected officials will likely not be involved in the day to day direct assistance to veterans facing homelessness, there are several arenas in which they can play a critical role.

- **Understand and share the goal**: Work with CoC leaders to understand the data on homelessness in your community. Know the data, understand the solutions, and keep communicating messages about what you mean by your commitment to end veteran homelessness and how you will measure it.

- **Raise public awareness**: Mayors have a wide reach in their community and can often quickly gain access to media outlets. Given the variety of issues that a Mayor could focus on, whenever he/she chooses to draw attention to a particular topic, that issue is given additional attention and credibility. Let the community know that it is unacceptable for anyone to be forced to live on the street – in this case, veterans.

- **Convene key stakeholders**: Elected officials can also help convene providers, in concert with the CoC and VA, to review impediments to reaching the goal of ending veteran homelessness. For example, if there are impediments to getting veterans quickly out of the VA’s GPD project and into permanent housing, elected officials could convene the VA and providers to help break down those barriers and ensure that a “Housing First” approach is being embraced across the community. Mayors should also engage local landlords, property managers and other housing providers, as well as emergency and crisis response services such as local police departments and hospitals.

- **Raise funding to fill gaps**: In addition to building political will, elected officials can also help raise funds to fill gaps needed to meet emergency and permanent housing needs. For example, New Orleans Mayor Mitch Landrieu has been credited with spearheading New Orleans’ successful effort to end veteran homelessness. In addition to publically committing to reach this goal by the end of 2014, Mayor Landrieu committed city funds for housing. Other opportunities for funding are local, private funding collaboratives such as “Funders Together,” which is a national network of funders that seeks to support innovative approaches to end homelessness.
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](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](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](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](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, co-occurring 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](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](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](http://www.va.gov/homeless/ssvf.asp)
Other Veteran-Specific Resources


- **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](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/](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 re-adjustment, and decrease the likelihood of re-incarceration for those leaving prison. [http://www.va.gov/homeless/reentry.asp](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](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](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](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/](http://www.dol.gov/vets/programs/hvrp/)

- **VA Programs for Homeless Veterans (VA)**: summary of programs and resources for veterans experiencing homelessness ranging from housing to healthcare. [http://va.gov/HOMELESS/docs/Homeless%20Programs%20General%20Fact%20Sheet%20Update%20February%202015%20FINAL%200508.pdf](http://va.gov/HOMELESS/docs/Homeless%20Programs%20General%20Fact%20Sheet%20Update%20February%202015%20FINAL%200508.pdf)

Other Crisis Response System Resources

**Clinical:**

- Trauma-Informed Approach and Trauma-Specific Interventions (SAMHSA) [http://www.samhsa.gov/nctic/trauma-interventions](http://www.samhsa.gov/nctic/trauma-interventions)
- The Seven-Stage Crisis Intervention Model
Effects of Stress Exposure

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
- Building Strong Connections to Rapidly House Veterans (webinar, USICH)
- Identifying and Referring Veterans Experiencing Homelessness (fact sheet, USICH)
- Mayors Challenge: Homelessness Response and Housing System
- SAMHSA's Expert Panel on the Prevention of Homelessness
- Common Eligibility Criteria for Emergency Shelters: Best Practices for Entry into Emergency Shelters
  https://100khomes.org/sites/default/files/Common%20Eligibility%20Criteria%20for%20Emergency%20Shelters%20FINAL_0.pdf
- Rapid Re-Housing: A History and Core Components
  http://www.endhomelessness.org/library/entry/rapid-re-housing-a-history-and-core-components

Community Example:
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=d5b7a8ba1&e=27c0063574
- Supportive Services for Veteran Families (SSVF) University
  http://www.va.gov/homeless/ssvf/index.asp

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.
- 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.

**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.

• **What Makes Good Outreach in a CES Blog by Iain DeJong:** Seven essential items that effective outreach must contain.

• **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.

**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

**Coordinated Entry**

• **Coordinated Entry Policy Brief:** HUD discusses the qualities and elements that need to be included in effective coordinated entry.

• **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**

**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](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](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.  

**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.  

• **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.  

• **SNAPS Weekly Focus on Collaborating to Combat Homelessness Among Veterans**  

**Connecting to Permanent Housing Toolkit Resources**

- **Mainstream Public Resources**
  - **HUD-VASH:** This page identifies the eligibility criteria for the HUD VASH program.  
  - **SSVF Webpage:** This page links directly to the most recent SSVF Program Guide from March 2015.  
  - **HUD’s Section 202 Supportive Housing Program:** The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly.  
  - **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.  
  - **H UD 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](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.  
  - **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.  
Landlords and Housing Partners

- **SNAPS In-Focus Message** on establishing effective housing partnerships between homeless systems and permanent housing providers.  

- **Establishing and maintaining landlord partners** (USICH): A short two-page guide for landlords on the SSVF and HUD-VASH programs.  

- **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.  

- **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](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.  

- **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](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.  

- **Forms and Templates for Landlord Engagement** (Community Solutions) provided as part the Zero:2016 initiative.  
  [http://cmtysolutions.org/additionalresources](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](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.  

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.  

- **HUD-VASH Utilization** (USICH): A blog from USICH that identifies strategies to fully utilize HUD-VASH.  
  [http://usich.gov/blog/fully-utilizing-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.  
**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.


**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.


**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.


- **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.


- **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.


- **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.

Community Examples

- Atlanta Real Estate Collaborative (AREC) example of realtor partnership

- Examples of Mayor-driven Landlord recruitment in Los Angeles, Honolulu, Portland and Chattanooga

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](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](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.

- **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](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](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.

- **Veteran’s e-Benefits Portal**: This Website allows veterans to access information about benefits and apply for income, health and other VA resources.

**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.
- **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.  

- **SNAPS, WIC, etc.:** This Website describes different federally-funded nutrition programs and has links to online applications in many states.  

- **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/](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.  

- **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.  

**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.  

- **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.  

- **America Job Centers (Department of Labor):** This site offers job and career information and enables connecting to your state’s Job Centers.  

- **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](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.  

**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](http://www.hudhre.info/housingsearch/Landlord-Tenant-Case%20Manager%20Communication%20Agreementv2_Aug06.doc)

- **Tool for interpreting a lease:** This is a sample form for converting the critical requirements of a lease into clear, succinct language for a client.  
**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.  

- **Webinar on health services for veterans**: Webinar recording describing healthcare resources for veterans.  
  [http://www.va.gov/homeless/ssvf/?page=/practice_areas_and_resources/overview/tools_training_resou rces#module3_training](http://www.va.gov/homeless/ssvf/?page=/practice_areas_and_resources/overview/tools_training_resou rces#module3_training)

- **Community Health Care Resources**: Links to each state’s Medicaid and CHIP (Children’s Health Insurance Program) eligibility:  
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
  - Disability Compensation
  - Special Monthly Compensation
  - Special Compensation Claims
  - Veterans' Pension
  - Aid & Attendance and Housebound

- Education and Training
  - Post-9/11 GI Bill
  - Montgomery GI Bill-Active Duty (MGIB-AD)
  - Montgomery GI Bill-Selected Reserve (MGIB-SR)
  - Reserve Educational Assistance Program (REAP)
  - Post-Vietnam Era Educational Assistance Program (VEAP)
  - VOW to Hire Heroes - Veterans Retraining Assistance Program

- Home Loans
  - Purchase Loan
  - Cash Out Refinance Loan
  - Interest Rate Reduction Refinance Loan (IRRRL)
  - 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
  - Educational and Vocational Counseling
  - Independent Living Program
  - VOW to Hire Heroes - Vocational Rehabilitation
  - VetSuccess

- Additional Services including
  - Career Center
  - Beneficiary Financial Counseling
  - Fiduciary Services