**HUD'S
HOMELESS ASSISTANCE PROGRAMS**

Accessing Mainstream Employment and Income Support Programs

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**U.S. Department of Housing and Urban Development
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Acknowledgements

ACCESSING MAINSTREAM EMPLOYMENT AND INCOME SUPPORT PROGRAMS

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INTRODUCTION

WHAT THIS GUIDEBOOK IS ABOUT

The ability to support one's self is tantamount to adult autonomy in American society. People who are homeless and jobless are marginalized and isolated both by their homelessness and by their lack of employment. Most homeless people are willing to work and able to do so with appropriate supports, but having a low-wage, entry-level job or a stipend job in a treatment setting is not enough to help someone escape homelessness and poverty. Homeless individuals—including adults with mental illnesses and/or substance use disorders, families, and youth—need real jobs in mainstream settings at real, living wages. In addition to earned income, many homeless individuals will require some type of income supports (e.g., disability benefits, health care) and support services (e.g., transportation, childcare) that make work possible.

At the same time, the emphasis in Federal, State, and local programs is shifting toward the use of mainstream resources to better serve the needs of people who are homeless. This is in part driven by the realization that resources targeted specifically to people who are homeless—such as housing, health care, and social service programs authorized by the Federal McKinney-Vento Act—are not sufficient to prevent and end homelessness, particularly for people with physical and mental disabilities.

Mainstream programs—which are publicly funded programs that provide services, housing, and income supports to people who are poor whether they are homeless or not—have a vital role to play in helping homeless people become self-sufficient. This guidebook focuses on two specific categories of mainstream programs—employment and income support, with a special emphasis on work incentives. Earned income and benefit programs provide the resources people need to become stably housed and attend to other needs, such as mental health and substance abuse treatment, which will help them become successfully integrated into their communities.

As a homeless assistance provider, helping your clients gain competitive employment means understanding a new set of resources and forming partnerships with providers in the workforce development sector, as well as with other organizations that serve low-income and disadvantaged groups. As a workforce provider, you may be unfamiliar with the needs and abilities of homeless people you may be asked to serve. In addition, both homeless assistance and workforce providers may find the structure of various benefit programs complex and confusing and may encounter barriers to helping their clients submit successful applications. This guidebook is designed to help you learn the following:

- Why mainstream resources are important to help prevent and end homelessness

- How to identify mainstream employment and income support resources for which homeless people are eligible

- Specific steps you can take, as a homeless assistance or workforce provider, to link your clients with these resources to promote self-sufficiency

TARGET AUDIENCE

This guidebook is geared to frontline providers and their supervisors, in both homeless services agencies and workforce settings, who are working with homeless individuals or may be called on to serve them. These providers and dedicated persons include the following:

- Case managers and other direct service staff in homeless services agencies

- One-Stop Career Center and vocational rehabilitation employment counselors, case managers, and job developers

- Managers and supervisors in workforce and homeless assistance programs

- Continuum of Care (CoC) coordinators

The material in this guidebook provides fundamental information, with resources for more in-depth exploration of topics discussed. Specific examples of successful strategies based on interviews with homeless assistance and workforce providers around the country will help you think about how to implement some of these approaches in your own programs.

HOW THE GUIDEBOOK IS ORGANIZED

This guidebook includes two substantive chapters and a set of ancillary resources:

- **Chapter 1: Mainstream Employment Programs** reviews mainstream employment programs in the public workforce and vocational rehabilitation systems for which homeless people are eligible. This chapter also reviews some of the barriers homeless people may encounter in trying to access mainstream employment and highlights strategies that homeless assistance and workforce providers can use to help their clients overcome these barriers. Case studies illustrate how these principles work in practice.

- **Chapter 2: Mainstream Income Support Programs** describes income support programs, with an emphasis on work incentives that are designed to support a person's return to work. This chapter also highlights programs that help a person retain income and assets and profiles transportation and childcare resources that make work possible. After reviewing barriers to receipt of these benefits, this chapter suggests strategies that homeless assistance and workforce providers can use to help homeless people gain access to these vital resources.

- The **Resources** is a compilation of all Web addresses mentioned throughout the text, as well as some suggestions for further reading.

- The **Glossary** includes definitions for key terms and programs to help you understand the mainstream resources discussed in the text.

USING THE GUIDEBOOK

This guidebook is designed as a general introduction to mainstream employment and income support programs. Whether you are a homeless assistance or workforce provider, the goal is for you to understand the types of programs for which homeless people are eligible and have enough knowledge to either help your clients apply or know where to refer them for additional assistance. Here are some specific steps you can take to get started:

- To learn more about the structure and operations of mainstream programs in general, and employment and income supports in particular, consult some of the many resources highlighted throughout the text. Two good sources of information on mainstream programs are 1) a report called *Homelessness: Barriers to Using Mainstream Programs,* published in 2000 by the General Accounting Office or GAO (now the Government Accountability Office), available at www.gao.gov/new.items/rc00184.pdf, and 2) a report called *Holes in the Safety Net: Mainstream Systems and Homelessn*ess, published in 2003 by the Charles and Helen Schwab Foundation, available at www.schwabfoundation.org/index.php/articles/64.

- When you know which program or programs you want to pursue on behalf of your clients, review the information about that particular program and any of the specific resources that provide more information. Often an agency's Web site will be a good place to start. For example, the Social Security Administration Web site at www.socialsecurity.gov contains a wealth of information about disability benefits.

- In addition, remember that no one agency or individual can do this work alone. Collaboration among all of the providers that serve homeless people is critical. Use this guidebook, particularly the discussion of barriers and successful strategies, as a springboard for discussion at your CoC or long-term plan to end homelessness planning group. Exploring these issues can help you define gaps in services and make plans to address them.

- Finally, this guidebook complements a set of resources on the employment needs of homeless people, developed for the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Labor. For more information, visit HUD's Homelessness Resource Exchange at www.hudhre.info.

CHAPTER 1: MAINSTREAM EMPLOYMENT PROGRAMS

OVERVIEW

Mainstream or so-called "competitive" employment is defined as a job that is open to anyone in a regular setting and pays at least the minimum wage. This contrasts, for example, with sheltered workshops or other "work as therapy" settings that mental health programs may offer to their clients with serious mental illnesses. This type of employment is not likely to lead to jobs in mainstream settings. In contrast, supported employment, an evidence-based practice for people with serious mental illnesses, helps individuals achieve competitive employment through the use of multidisciplinary treatment teams and ongoing support. However, there are far fewer supported employment programs than people who could benefit from them.[1]

Because these types of employment opportunities may not be available to or appropriate for all homeless people, homeless assistance providers may look to the public workforce system, which is well-funded and intended to serve all who need jobs.[2] In addition, vocational rehabilitation resources are designed to help anyone with a physical or mental disability that represents a substantial impediment to preparing for and keeping a job. A significant percentage of homeless people are considered to have such a disability.

If you are a homeless assistance provider looking to help your clients access mainstream employment resources, or if you are an employment provider who is not certain how best to serve homeless people, this chapter will help you understand the following:

- The importance of employment to homeless people

- The types of mainstream employment programs, including those in the public workforce and vocational rehabilitation systems, for which homeless people are eligible

- Individual and systemic barriers that make it difficult for homeless people to access mainstream employment programs

- Innovative strategies you can use to help homeless people gain access to competitive employment

THE IMPORTANCE OF MAINSTREAM EMPLOYMENT

There are many ways in which mainstream employment can help people avoid homelessness and escape poverty. Consider these facts:

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[1] For more information on supported employment, see the *Supported Employment Evidence-Based Practice Implementation Resource Kit* published by the Federal Substance Abuse and Mental Health Services Administration at http://mentalhealth.samhsa.gov/cmhs/communitysupport/toolkits/employment.

[2] The public workforce system received more than $5 billion in 2007, according to the U.S. Department of Labor. For more information on workforce funding, see www.dol.gov/dol/aboutdol/main.htm#budget.

- **Homeless people want and need to work**. Given the opportunity, training, and support, even people who have been homeless for long periods of time or have had frequent episodes of homelessness can work. Preliminary data halfway through a 5-year Federal initiative to end chronic homelessness through employment and housing indicate that half of the participants have entered competitive employment. This Federal program is a joint effort between the U.S. Department of Labor (DOL) and the U.S. Department of Housing and Urban Development (HUD) that is designed to increase employment outcomes and housing stability for people with disabilities who have been homeless. To learn more about the five cities around the country that are participating in this demonstration, visit the Web site of the Chronic Homelessness Employment Technical Assistance (CHETA) Center at www.csh.org/CHETA.

- **Income promotes stability**. Individuals who have income from work and/or benefits can become stably housed, and stable housing allows them to take advantage of employment and treatment services. Access to income, affordable housing, and treatment and support services help people transition from poverty and recurrent homelessness to a healthy and dignified life in the community.

- **Work supports recovery**. Many individuals with mental illnesses and substance use disorders, who are overrepresented among the homeless population, cite employment as critical to their recovery. Providers that serve these individuals have come to recognize that having a job can help develop motivation to change, dignity and self-respect, and hope for the future.

- **Work can lift people out of poverty**. Work is a way for people to escape poverty and avoid homelessness. In 2006, on average, across the United States, people receiving Supplemental Security Income (SSI) benefits had incomes equal to only 18.2 percent of the median one-person household income. Clearly, public benefits alone are not enough to raise individuals out of poverty. For more details on the housing crisis for people with disabilities, see The Technical Assistance Collaborative publication *Priced Out in 2006* at www.tacinc.org/Pubs/PricedOut.htm.

- **Work reduces the use of public benefits**. People who work pay taxes and may use fewer public benefits. Participants in the Corporation for Supportive Housing's (CSH) *Next Step: Jobs* demonstration program, designed to promote employment for homeless people, reduced their reliance on SSI and Social Security Disability Insurance (SSDI) payments, general assistance, and veterans' benefits. When all earnings and savings were estimated for a 5-year period, the net value to society was between $1,819 and $4,644 per participant. For more information about this CSH program, you can download a copy of the *Next Step: Jobs Final Report* from http://documents.csh.org/documents/pubs/NEXTSTEPJOBSFINALREPORT.pdf.

MAINSTREAM EMPLOYMENT PROGRAMS

Individuals who are homeless are eligible for a set of mainstream employment programs administered by DOL through its Workforce Investment Act (WIA) programs, including core,

intensive, and training services offered to adults, youth, and dislocated workers,[3] as well as to veterans. In addition, homeless people with disabilities may be eligible for vocational rehabilitation services supported by the U.S. Department of Education (ED) (see Table 1-1). Each of these resources is described in brief below. Resources specific to these programs are listed at the end of each section.

Table 1-1: Mainstream Employment Programs

Federal Agency	Mainstream Employment Programs	Services
U.S. Department of Labor	WIA Adult and Dislocated Workers	Core, intensive, and training services at One-Stop Career Centers and eligible training providers
	WIA Youth Services	Education, skills training, and job readiness
	Job Corps	Residential education and job training for youth
	Disabled Veterans' Outreach Program (DVOP)	Outreach and intensive employment services
	Local Veterans' Employment Representatives (LVER)	Outreach to local employers on behalf of veterans
U.S. Department of Education	State Vocational Rehabilitation Agencies	Vocational counseling, guidance, and referrals

The Public Workforce System

The WIA of 1998, which replaced the Job Training Partnership Act, provides the framework for a public workforce system designed to (1) help employers find workers, (2) help jobseekers find employment, and (3) train individuals for jobs in demand. Title I of WIA provides for services to adults, youth, and dislocated workers through three formula-based funding streams administered by DOL. DOL allocates these funds to States and States distribute the money to localities where services are delivered.

The decentralized nature of the public workforce system means there are a number of opportunities for homeless assistance and workforce providers to interact and help clients who are homeless, especially at the local level. WIA money is overseen by State and local Workforce Investment Boards (WIB) that have broad discretion to design and operate their systems. Business leaders must represent a majority of the members of both State and local

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[3] A "dislocated worker" is someone who has been terminated or laid off, has received a notice of termination or layoff from employment, or is eligible for or has exhausted unemployment insurance.

boards. The State WIB must also include the Governor, members of the State legislature, and State agency heads, among others. Local WIBs include representatives of education, labor, and community-based organizations, which may include those that serve homeless people. Each local WIB charters at least one comprehensive One-Stop Career Center in its service area.

As their name implies, One-Stop Career Centers are facilities where jobseekers can access a broad range of employment-related and training services in a single, central location. Designated agencies that traditionally have provided services to different groups—such as welfare recipients, youth, and people with disabilities—are required to integrate access to their services through the One-Stop Career Centers. State vocational rehabilitation, employment service agencies, and public assistance programs are among the mandated partners that serve clients in the One-Stop system. Other agencies, including homeless assistance providers, may locate at the One-Stop or establish referral relationships with them. Specific One-Stop services and populations are described in the sections that follow.

As a homeless assistance provider, it is important to understand that although the WIA system can serve your clients, it is not designed to pay special attention to, or deliver specially tailored services for, homeless people. The only exception is homeless youth, as noted below.

Core, Intensive, and Training Services

One-Stop Career Centers offer three types of services—core, intensive, and training services (see Table 1-2). Core services are self-directed job search activities that are available to anyone, regardless of income or other eligibility criteria. Intensive services provide access to special programs and training to those who need additional assistance to prepare for a job. Finally, individuals who are unable to find work through core and intensive services, or who are in need of advanced training, may be eligible for training through an Individual Training Account (ITA).

Table 1-2: One-Stop Career Center Services

	Descriptions	**Examples**
Core Services	Available to everyone for free. Most of these services are self-directed and the client decides what to use and how to use them. However, help is available from staff.	• Access to job banks and listings of jobs • Internet access • Access to computers and other tools available in the resource library • Workshops that focus on topics such as job seeking skills, interviewing techniques, resume development • Work skills and interest inventories
Intensive Services	Available to people unable to become employed by using the core services, or who meet other specific eligibility for extended services. Provides access to more services and special programs and training.	• Individual and group training sessions • Individualized job counseling and one-on-one assistance • Tutoring and study skills • Case management • Intensive career counseling
Training	Services offered to people who have not become successfully employed through core or intensive services and are eligible. Clients may use an Individual Training Account (ITA) to choose training services from an approved organization.	• Literacy or academic assistance • Custom training for a specific employer • Technical training programs (for example medical assistant or data processor)

Source: National Collaborative on Workforce and Disability (NCWD)

An ITA is essentially a voucher that allows adult and dislocated workers to purchase occupational skills training they need to become gainfully employed or re-employed. The State or local WIB approves eligible training providers who accept an ITA and creates a list of these providers so clients, in consultation with their case manager, can choose the provider that best meets their needs. The State or local WIB sets the dollar amounts and duration for an ITA.

ITAs are designed to promote customer choice. However, in its 2000 report *Homelessness: Barriers to Using Mainstream Programs*, the U.S. General Accounting Office or GAO (now the Government Accountability Office) concluded that (1) the dollar value of the ITAs might not be sufficient to meet the training needs of homeless individuals who require more intensive services; (2) the network of "qualified providers" may not include enough providers with expertise in meeting the needs of hard-to-serve populations; and (3) homeless people may find

the vouchers difficult to use and may not be in a position to choose the training programs most suitable for them. You can read the full GAO report at www.gao.gov/new.items/rc00184.pdf.

Adult, Dislocated Worker, and Youth Services

One-Stop Career Center services are available to adults (aged 18 and older) and dislocated workers who need help preparing for and finding work, increasing their skills, retaining a job, and increasing earnings. Low-income youth ages 14 to 21 who face one or more of the following barriers are eligible for WIA youth services:

- Deficient in basic skills

- School dropout

- Homeless, runaway, or foster child

- Pregnant teen or teen parent

- Offender

- Individual who requires additional assistance to complete an educational program or to secure and hold employment

Mention of homeless youth is the only specific reference to homelessness in the WIA. According to the Office of Juvenile Justice and Delinquency Prevention in the U.S. Department of Justice, there are nearly 1.7 million homeless and runaway youth in the United States, most between the ages of 15 and 17. Males and females are equally represented. Because of their age, homeless youth have few legal means by which they can earn enough money to meet basic needs. Many homeless adolescents turn to illegal activities (such as selling drugs, stealing, or prostitution) for income.[4]

To help this vulnerable group, organizations can be awarded a grant or contract by the local WIB to provide youth services under the WIA, and each State is required to disseminate a list of these providers. Low-income youth ages 18 to 21 may be eligible for dual enrollment in both the adult and youth WIA programs, which allows them to take advantage of an ITA under the adult program while receiving the guidance and supportive services offered by the youth programs.

In addition to WIA youth services, disadvantaged youth ages 16 to 24 may also be eligible for Job Corps, a residential education and job training program. WIA strengthened Job Corps by requiring that applicants be assigned to centers nearest their home, identifying core indicators of performance (such as graduation, placement, retention, earnings, etc.), and providing continued services for 1 year after graduation. Job Corps centers must have a business and community liaison and an industry council.

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[4] For more information about homeless youth, see the National Coalition for the Homeless fact sheet on homeless youth at www.nationalhomeless.org/publications/facts/youth.html.

Veterans' Services

The U.S. Department of Veterans Affairs (VA) estimates that about one-third of the adult homeless population has served their country in the Armed Services. Current population estimates suggest that about 195,000 veterans, both men and women, are homeless on any given night and perhaps twice as many experience homelessness at some point during the course of a year. Many other veterans are considered near homeless or at risk.

The DOL Veterans' Employment and Training Services (VETS) offers employment and training services to eligible veterans through two principal programs—the Disabled Veterans' Outreach Program (DVOP) and Local Veterans' Employment Representatives (LVER) Program. DVOP specialists and LVER staff are located in State and local employment service offices, including some of the 3,200 One-Stop Career Centers around the country. In accordance with the Jobs for Veterans Act, veterans accessing services in One-Stop Career Centers receive priority.

A DVOP specialist provides outreach services and intensive employment services to meet the employment needs of eligible veterans, with priority to disabled veterans and special emphasis placed on those veterans most in need. An LVER conducts outreach to local employers to develop employment opportunities for veterans and facilitate employment, training, and placement services.

For more information on WIA programs for adults, youth, and veterans, consult the following resources:

- The DOL WIA Web site at www.doleta.gov/usworkforce/wia. This includes general information on WIA, including the enabling legislation and a link to required State workforce development plans.

- The DOL-sponsored One-Stop Career Center Web site at www.careeronestop.org, which includes a set of tools, such as sample resumes for jobseekers and salary and benefit information for employers. It also features a searchable database of One-Stop Career Centers around the country.

- The Job Corps Web site at http://jobcorps.doleta.gov for comprehensive information on the Job Corps program and a list of local sites.

- *Serving Youth with Disabilities under the Workforce Investment Act of 1998: The Basics*, a publication of the National Collaborative on Workforce and Disability (NCWD). Visit the NCWD Youth Web site at www.ncwd-youth.info and search for "Serving Youth with Disabilities."

- The VA's Homeless Veterans home page at http://www1.va.gov/homeless for more information about homeless veterans. To find the DVOP or LVER closest to you, contact your State employment office. You can find a list of State employment offices at www.job-hunt.org/state_unemployment_offices.shtml.

Vocational Rehabilitation Services

The Rehabilitation Services Administration of the U.S. Department of Education (ED) provides formula grants to States, under Title I of the Rehabilitation Act of 1973, to fund State vocational rehabilitation (VR) agencies. VR agencies provide employment-related services for individuals with disabilities, giving priority to individuals who are significantly disabled. Individuals who have a physical or mental disability that presents a substantial impairment to employment and who need services to prepare for, secure, retain, or regain employment, are eligible for VR services. Many homeless people are eligible for VR services, which may include the following:

- Vocational counseling, guidance, and referral services

- Services to improve physical and mental capacities

- Vocational and other training, including on-the-job training

- Interpreter services for those who are deaf

- Reader services for those who are blind

- Rehabilitation technology services and devices

- Supported employment services

- Job placement services

A VR agency is a mandated One-Stop partner. Although the services listed above may not be offered at every One-Stop, every comprehensive One-Stop Career Center can provide access and referral to local VR services.

As the only government agency whose primary mission is employment for people with disabilities, including people with mental illnesses and histories of homelessness, VR has the potential to be a valuable resource for your clients who are homeless. Unfortunately, this is not often the case in many communities. Typically, VR services are provided for relatively brief time periods, which does not allow for the ongoing support that some individuals may need. Further, because all individuals with severe mental or physical disabilities are potentially eligible for VR services, vocational rehabilitation counselor caseloads often are large and may include individuals with a wide range of disabilities. These limitations may help explain client outcome data which indicate that vocational rehabilitation clients with psychiatric disabilities are less likely than those with other disabilities to achieve competitive employment.[5]

For more information about VR, consult the following resources:

- The Job Accommodation Network Web site, which maintains a list of local VR offices at www.jan.wvu.edu/SBSES/VOCREHAB.HTM

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[5] See Cook, J.A. (2006). Employment barriers for persons with psychiatric disabilities: Update of a report for the President's Commission. *Psychiatric Services,* 57(10), 1391-1405.

- The ED Web site at www.ed.gov/programs/rsabvrs/index.html, which features more information about VR State grants

- *Work as a Priority: A Resource for Employing People Who Have Serious Mental Illnesses and Who Are Homeless*, a publication of the Federal Substance Abuse and Mental Health Services Administration (SAMHSA)
Chapter 6, titled "Working with Your State Vocational Rehabilitation Agency," can be found online at http://mentalhealth.samhsa.gov/publications/allpubs/SMA03-3834/chapter6.asp

BARRIERS TO MAINSTREAM EMPLOYMENT

There are barriers inherent to the condition of homelessness and structural barriers in mainstream programs that make it difficult for individuals to gain access to mainstream employment resources. These are highlighted in brief below.

Barriers Inherent to the Condition of Homelessness

As the GAO made clear in its 2000 report *Homelessness: Barriers to Using Mainstream Programs*, the very conditions that characterize a homeless person's life—transience, instability, and lack of basic resources—create practical obstacles to participating in job training programs and/or finding and retaining a job. For example, not having a phone or a mailing address can make it difficult for an employer to contact applicants, and the rules that govern shelter residents, which require them to be in and out at certain times, may not coincide with the expectations of a job training program.

An evaluation of DOL's Job Training for the Homeless Demonstration Program revealed the following problems, cited by both case managers and participants:

- Lack of access to transportation (most widely cited issue)

- Lack of education or competitive work skills (cited by almost half of the participants)

- Family-related obstacles, including lack of day care

- Mental illness, physical disabilities, and/or learning disabilities

Lack of education or competitive work skills can be particularly problematic for people with mental illnesses, which frequently strike in late adolescence and early adulthood. These are the primary years when people are making critical education and job choices and gaining knowledge and work skills. Also, gaps in work history caused by hospitalization or incarceration, poor hygiene or lack of appropriate clothes can make people who are homeless less appealing to employers. You can read the *Final Report of the Job Training for the Homeless Demonstration Program* at http://wdr.doleta.gov/opr/fulltext/98-homeless.pdf.

Further, people who are homeless, particularly those with mental illnesses, may not understand how to access One-Stop services and might feel unwelcome when they do so. Finally, many people who receive such benefits as SSI and Medicaid may fear the loss of both cash benefits and medical assistance when they return to work. Though numerous work incentives exist, the

sometimes complex rules that govern them can make them difficult for homeless individuals and case managers to understand and access.

Structural Barriers in Mainstream Programs

Mainstream employment programs are designed to serve all who need jobs. Because individuals who are homeless typically have multiple barriers to employment, One-Stop Career Center operators may be concerned that they do not have the resources to address a homeless person's needs adequately; that to do so will pose a risk to their WIA performance-based outcome measures; and that people who are homeless, particularly those with mental and substance use disorders, will not recover sufficiently to make good employees.

The performance standards and measures of the workforce system are standardized for the general population. Staff of One-Stop Career Centers must meet WIA performance goals for the proportion of clients who find a job, retain a job for 90 days, earn increased wages, and receive employment credentials, usually through participation in training programs. Because these milestones may be difficult for a person who is homeless to meet, One-Stop operators may be reluctant to serve them.

However, concerns about serving homeless people in the mainstream workforce system are not limited to WIA providers. Mental health programs may be reluctant to refer their clients to One-Stop Career Centers for fear that workforce providers will not understand these individuals' specific needs. Similarly, mental health providers may be concerned that work will exacerbate the stress of living with a mental illness, despite research that reveals work to be an important factor for successful recovery.

In addition, though State VR is a mandated One-Stop partner, many VR agencies have responded to funding cuts by limiting the number of people they work with to those with the most serious disabilities who are ready to commit to employment. Often, people with mental illnesses and/or substance use disorders who are homeless or in transition from homelessness are seen as "not ready," even though they may express a desire to return to work.

Some homeless individuals who have accessed their local One-Stop Career Center have reported that few jobs or training programs were available for them. They expressed a desire for quicker job placement and more time spent working one-on-one with staff. To find out what else homeless jobseekers told the Chicago Coalition for the Homeless about their experience with One-Stop Career Centers, read the Coalition's report called *Failing to Deliver: One-Stop Employment Centers* at
http://www.chicagohomeless.org/files/Archive/factsfigures/FinalOneStopReport.pdf.

SUCCESSFUL STRATEGIES FOR CONNECTING PEOPLE TO MAINSTREAM EMPLOYMENT PROGRAMS

Rather than viewing the barriers cited above as insurmountable obstacles, it is helpful to see them as opportunities for helping homeless people gain access to mainstream employment resources. For example, education about homeless individuals' desire and ability to work can go a long way toward dispelling stigma and discrimination, and simple measures such as providing showers and laundry facilities can help a homeless person be more presentable for training programs and job interviews.

Each of the systems that can help homeless people and people with disabilities find and keep employment has important resources to offer:

- Mental health and homeless services agencies provide clinical and recovery support services that help an individual sustain his or her ability to work.

- Vocational rehabilitation agencies offer vocational assessment, counseling, and training to overcome impediments to employment, including lack of recent job experience.

- The public workforce system has access to employers who are seeking qualified applicants.

These systems offer a continuum of services that can be coordinated to provide the right fit for any individual jobseeker. Strategies specific to the homeless services (including mental health) and workforce (including VR) systems are highlighted below.

Strategies for Homeless Assistance Providers

The strategies highlighted below attest to the vital role that homeless assistance providers have in helping prepare their clients for mainstream employment and training opportunities.

Create a Culture of Work

Creating a culture of work for homeless people and people with disabilities means nothing more—and nothing less—than believing that all people have a right to work and the ability, with appropriate support, to do so. You can begin by educating your co-workers and your colleagues in the workforce system about the abilities of homeless people and the research that supports their desire and ability to work. An excellent resource to share with them is the SAMHSA publication *Work as a Priority: A Resource for Employing People Who Have a Serious Mental Illness and Who Are Homeless*, at http://download.ncadi.samhsa.gov/ken/pdf/SMA03-3834/workpriority.PDF.

Stabilize Your Clients

As a mental health or homeless assistance provider, one of your most important roles will be to help connect your clients to housing, mental health and substance abuse treatment, income supports (see next section), and health care so they will be best able to benefit from job training programs and placement services. This does not mean they have to be "ready" to work before you even begin discussing employment. On the contrary, talking about their employment goals

can be a good way to engage them in the type of services, such as substance abuse treatment, that will help them succeed at work.

There are a number of good resources that discuss and describe motivational interviewing, a technique that can help an individual develop the intrinsic motivation to change. See www.motivationalinterview.org for the basics. Also, the National Health Care for the Homeless Council offers training in motivational interviewing specific to homeless people and a number of articles accessible on their Web site at www.nhchc.org. Search on "motivational interviewing."

In addition, a very practical way to help your clients become stable is to help them obtain the documents they need to access housing, health care, and employment. *FirstStep on the Path to Benefits for People Who Are Homeless* is an excellent resource guide prepared by several Federal agencies, including DOL and HUD. The Web site includes a set of tools that case managers and outreach workers can use to help their clients who are homeless access Federal benefit programs. See the section for helping your clients establish documentation under "General Tips" at www.cms.hhs.gov/apps/firststep/index.html.

Make Connections with the Workforce System

Close working relationships between staff in the homeless assistance and workforce systems are essential for helping homeless people make use of mainstream employment services. Several key steps are highlighted below.

- **Develop a champion in your local One-Stop Career Center.** This person can be the Center Director or Disability Program Navigator (see next bullet). The goal is to create a relationship with someone who understands the needs of your clients and will work with you to see that these needs can be addressed effectively.

Collaborating to Meet the Needs of
Homeless Jobseekers in Chicago

Jeffrey Gilbert, Program Director for the ARCH Team, which stands for ACT (Assertive Community Treatment) Resource for the Chronically Homeless, saw a problem and set out to address it. ARCH was created in response to an award to the Illinois Department of Human Services under the Federal Collaborative Initiative to Help End Chronic Homelessness, an effort of HUD, the U.S. Department of Health and Human Services, and the U.S. Department of Veterans Affairs. Gilbert saw that many of his clients lacked confidence and knowledge about how to use One-Stop services and frequently had large gaps in their work history. Further, they didn't feel supported by workforce staff. He approached the Mid-South One-Stop Career Center, one of four full-service One-Stop Career Centers in Chicago, with a plan. Together, the two agencies embarked on an unfunded pilot to provide a comprehensive set of services to homeless jobseekers.

Gilbert recruited five clients who were housed and were active participants with the ARCH Team. Together, they participated in One-Stop services as a group (e.g., they attended an orientation that was designed specifically for them). The ARCH employment specialist supported participants by arranging transportation, addressing behavioral health concerns, and coordinating housing and health care services. A Mid-South case manager, together with the Disability Program Navigator, coordinated and facilitated access to One-Stop employment services, including job placement and intensive or training services, as appropriate. ARCH provided follow-along support to jobseekers placed in employment.

Of the five individuals who joined the program in January 2007, two are employed and one opted for additional training; the other two did not remain in the program. Gilbert expects to begin working with a second group in the near future. His advice to others wanting to start a similar effort is to find money to support the program, be certain that the individual assigned to work with homeless clients at the One-Stop is empathetic and understands their needs, and prescreen clients to ensure motivation to work. ARCH is using "peer motivators" to help encourage clients who may be reluctant to try returning to work.

- **Partner with the One-Stop Career Center's Disability Program Navigator (DPN) to help educate staff on issues related to homelessness and disabilities.** Disability Program Navigators are funded as a joint initiative of DOL and the Social Security Administration (SSA) to help facilitate the employment of people with disabilities. A DPN is not a case manager but acts as a resource at the One-Stop for jobseekers, employers, and service providers and can be a valuable ally to homeless service providers seeking to help their clients with mental and physical disabilities find work. If your One-Stop does not have a DPN, partner with the Center Director or another receptive staff person. To find a DPN, see www.doleta.gov/disability. Click on "Disability Program Navigator Initiative" under "Grant Programs."

Disability Program Navigators:
Changing the System for People with Disabilities

Kevin Nickerson is a Disability Program Navigator contracted to Tompkins Workforce New York, the One-Stop Career Center in Ithaca. Here's how he describes his work:

"My job is to connect people with disabilities to the services that will make them employable. I do everything from making sure our technology is accessible to training staff to working one-on-one with people with disabilities. I also help employers who may have questions about tax incentives or the Americans with Disabilities Act (ADA). Not all DPNs work individually with customers, but I do so as a way of modeling how to work with people who have disabilities."

"When a person comes to the One-Stop, I find out what benefits they have, what agencies they are connected to, and what's missing. To meet their immediate needs, I connect them to the Department of Social Services, which can help them get food and shelter, and I call ahead to pave the way. As a next step, I get them registered with both of our Section 8 housing providers. I give them a checklist of what to do when and I explain the process to them. Then I refer them for more long-term planning, as needed."

"Sometimes a person will say they really need to work so I will register them for One-Stop services. I need to know if they can show up to work. If so, I show them how to do a job search and connect them to a workforce specialist. If they think they are ready for work, I will do what I can to make that happen."

- **Offer to co-locate your program or personnel at the One-Stop Career Center to make services more welcoming to homeless people.** Homeless people may be more inclined to drop by a One-Stop if they can access immediate services they want and need and if they are likely to see other clients who "look like them."

Stationing Staff to Work with Homeless People in a Boston-area One-Stop

At the One-Stop Career Center in Quincy, MA, IMPACT Employment Services, a program founded by the Friends of the Shattuck Shelter in Boston, has stationed an employment counselor to work with homeless individuals who present for services. This staff person also serves as a resource to One-Stop staff and can access One-Stop services for homeless clients. "Our clients benefit from working with an IMPACT employment counselor who is specially hired and trained to work with individuals who have many challenges to finding work," says Wendy Lauser, Director of Workforce Development at IMPACT. In addition, she adds, "the Career Center credits IMPACT with changing its service delivery model for homeless clients and facilitating a cultural change to better serve the population."

- **Provide One-Stop Career Center staff with resources they can use to help walk-ins who are homeless.** This can be something as simple as a tri-fold brochure or laminated wallet card with contact information for shelters, food pantries, clothes closets, legal aid, etc. You can include your own contact information so employment specialists can contact you for further information about mental health and substance abuse treatment and housing resources, among other services. Conversely, make information about One-Stop Career Center services available at drop-in centers, shelters, and day programs frequented by homeless people.

- **Consider funding a "boundary spanner" position.** A boundary spanner understands and can bridge the worlds of two or more systems. For example, in Connecticut, the Bureau of Rehabilitation Services and the Department of Mental Health and Addiction Services jointly fund an employment project coordinator. Her job is to identify best practices for teaming and facilitate collaborative relationships on behalf of people with psychiatric disabilities across the mental health, supportive housing, and workforce systems.

Help Your Clients Navigate the Workforce System

The relationships you establish with your colleagues in the workforce system will go a long way toward helping you help your clients make the most of the services that One-Stops and VR have to offer.

- **Learn how the workforce system works.** You will be better prepared to aid your clients if you understand what employment specialists can, and cannot, offer homeless people with multiple needs. Meet with One-Stop and VR staff to learn about their jobs and tell them what services you can offer their homeless clients.

- **Prepare your clients to get the most out of their time at the One-Stop Career Center or VR agency.** The services provided in the One-Stop system are primarily self-directed, and people need to know what services they want and need. If your client needs a job coach, for example, he or she might need help navigating the One-Stop system, which is geared more toward giving people job leads that they follow up on independently. In particular, you may need to help your clients learn how to negotiate for accommodations. The same is true at VR, where people who are not able to follow through with their counselor's recommendations may end up having their case closed. See the next two bullets for suggestions designed to avoid these problems.

- **Stay connected with your clients throughout their time in the workforce system.** Your clients will be more successful in accessing mainstream employment services if you stay engaged with them. They will benefit from ongoing case management and continued assistance with such employment barriers as housing, mental health and substance abuse treatment, health care (including dental care), and income supports.

- **Promote your clients' success.** You can be their biggest champion. For example, when your clients have appointments, you can give them a friendly reminder, provide transportation, accompany them, debrief after the appointment, and help plan for the next one. On the first day or your client's new job, you can give him or her a wake-up call, if possible, and you may ask your clients to give you the name of a contact person in case you cannot reach them. You are not trying to make them dependent on you—your goal is to give them the extra boost they need to be successful on their own.

<u>Provide Employment Services for Your Clients</u>

Though your ultimate objective is to connect homeless people to mainstream employment resources, there may be reasons why offering some employment services yourself or becoming a mainstream provider best meets the needs of your agency and the clients it serves. Some agencies may not be interested in taking on these added responsibilities or have the resources to do so, but those that do may reap significant rewards. For example, when an individual receives Medicaid, a homeless services agency that provides health care can bill for eligible services. Several suggestions are offered below.

- **Establish a resource room in your agency for jobseekers.** You can include computers for job search or explore ways in which your clients can use the computers at the One-Stop Career Center that is most convenient for them to access. Your staff can help facilitate the job search process and link your resources to those at the One-Stop.

- **Seek training provider status to serve as a training and employment provider for your clients.** In the One-Stop system, an organization such as a public or private college or university, community-based agency, or proprietary school can apply to the local WIB to provide training services through the use of an Individual Training Account (ITA). Approved providers are included on a State list that includes such information as cost and performance data for each provider so that participants can make informed choices about where to use their ITA. To locate your State or local WIB for more information about becoming an eligible training provider, see the National Association of Workforce Boards (NAWB) Web site at <u>http://www.nawb.org/WorkforceBoardWebSites/tabid/167/Default.aspx</u>. A list of eligible training providers by State is available at <u>www.careeronestop.org/WiaProviderSearch.asp</u>.

- **Become an Employment Network to serve your clients under the Ticket to Work program.** Under the Ticket to Work and Work Incentives Improvement Act of 1999, SSA provides disability beneficiaries with a "ticket" they may use to obtain services and jobs from organizations called Employment Networks (EN). (The Ticket to Work program is described in more detail in the next chapter.) Any private entity or State or local government agency that takes responsibility for the delivery or coordination of services to people with disabilities is eligible to apply to be an EN. In addition, an EN can partner with other public or private entities to combine resources to serve ticket holders. For example, Challenge, a nonprofit rehabilitation agency in Ithaca, NY, is an EN, as are the One-Stop Career Centers in Bridgeport and Stamford, CT.

An EN develops an individual work plan in partnership with each ticket holder that includes a statement of his or her vocational goal and the services and supports needed to accomplish that goal. Agencies are paid based on the employment outcomes of the individuals they serve. To learn more about how to become an EN, visit the Ticket to Work Web site at www.yourtickettowork.com. Click on "Ticket Program Basics" and then on the last item in the box, "How to Become an Employment Network." For a directory of current Employment Networks, see www.yourtickettowork.com/endir.

- **Consider operating a One-Stop Career Center with specialized services for people who are homeless.** As the example of the West Portland (OR) One-Stop Career Center (see text box) reveals, a homeless services organization can help close the gap between targeted and mainstream services by serving as a One-Stop that specializes in working with homeless jobseekers. Though services at a specialized One-Stop can be more targeted to the needs of people who are homeless, One-Stop staff still need to meet WIA performance measures. To locate your State or local WIB for more information about becoming a One-Stop provider, see the NAWB Web site at http://www.nawb.org/WorkforceBoardWebSites/tabid/167/Default.aspx.

Serving Homeless People
in a Specialized One-Stop Career Center

The West Portland (OR) One-Stop (WPOS) Career Center is a partnership between the Central City Concern Workforce Program and the Oregon Employment Department. Central City Concern is a comprehensive homeless services organization operating in Portland, OR, since 1980. A wide range of onsite and community partners serve WPOS clients, including required One-Stop partners, as well as shelters and other homeless services organizations. The WPOS offers employment workshops, a job resource center, daily job announcements, career advancement and training services, employment-related housing, veterans' services, and access to workforce staff and partner agencies in other locations throughout the community. Case managers provide or arrange for supportive services that make work possible, such as transportation, childcare, housing, clothing, and mental health treatment.

The specialized nature of the WPOS helps homeless clients feel more comfortable accessing its services. Though the One-Stop is open to all customers, its location on a street corner frequented by homeless people makes it less likely that individuals who are not homeless would use its services, according to evaluators who reviewed the program. Staff acknowledges some tension between the two functions they feel they have—that of a One-Stop Career Center and of a homeless services organization—and they grapple with meeting their WIA performance measures while serving a population that has multiple and complex needs. Still, they believe they are providing a level of service that homeless people might not get at a conventional One-Stop Career Center. To read the full evaluation report, see Serving the Homeless through the One-Stop System: A Case Study at www.nchv.org/docs/FINALHomeless%20Paper.pdf.

Collaborate at the Community Level

This Guidebook is focused on what individual homeless assistance and workforce providers can do to help homeless people gain access to mainstream employment services. However, it is important to note that even when providers collaborate on behalf of individual clients, they may not be able to change some of the more systemic issues that impact homeless and other low-income and disabled jobseekers. An excellent approach to address these larger issues is to seek ways to participate on the local Workforce Investment Board and to explore strategies by which local and/or State WIB members can participate in Continuum of Care planning that determines how Federal homeless assistance resources will be spent. HUD has sponsored development of two additional guidebooks in this series, called *Coordinating Community Plans* and *Community Employment Pathways*, which offer specific, practical suggestions for coordination and collaboration around the employment needs of homeless people. You can find these on HUD's Homelessness Resource Exchange (HRE) at www.hudhre.info.

Strategies for Workforce Providers

If homeless assistance providers can help stabilize their clients and prepare them to succeed in mainstream jobs, workforce providers can help guide these individuals through the employment and training opportunities they have to offer, as noted in the strategies below.

Create a Culture of Work

Though the onus of promoting the employment needs of homeless people likely will fall on the homeless services system and its providers, employment providers, too, can develop a core level of sensitivity and knowledge for all One-Stop Career Center staff about disability issues. You can incorporate this information into standard staff development activities and requirements for staff competencies. The Career One Stop Web site has a set of resources for serving people with disabilities at www.careeronestop.org/workforce/disabilityCustomerService.asp.

Make Your Services Accessible to Homeless People

Accessibility can mean having a physical location that is within easy reach for people who are homeless. For example, the Portland (ME) One-Stop is located in close proximity to an area shelter and other key agencies that serve homeless people. But accessibility can also mean partnering with homeless assistance providers who can make referrals to a One-Stop Career Center or VR agency and who can remain connected to the individual while he or she accesses training and job placement services. You can make brochures about your services available to area shelters, drop-in centers, and day programs and you can educate homeless assistance providers about what services you can, and cannot, offer their clients.

Arrange for Your Customers to Have Access to Needed Support Services

Homeless people who seek assistance at a One-Stop Career Center or VR agency for employment-related services may have unmet needs that act as significant barriers to employment. Though it is not within your purview to provide many of the services they require—which include housing, mental health and substance abuse treatment, and health care—you likely will have agencies onsite (such as the Department of Social Services) or in the community that can. Partnerships between homeless assistance and workforce providers, such as that between the ARCH Team and Mid-South One-Stop Career Center in Chicago described in this

chapter, take full advantage of what each agency or system has to offer. But even in the absence of such formal relationships, the knowledge of where to refer homeless clients for help (e.g., for work-appropriate clothing) can go a long way toward making your work with them more successful.

Take Your Services to Your Potential Customers

Mobile One-Stop services are the exception, rather than the rule, but they can be effective at serving people who might not have access to a fixed-site office. The mobile Career Coach run by the CTWorks Centers of Southwestern Connecticut is a prime example, as the text box highlights.

One-Stop Services Take to the Streets

"If you can't get here," says Joe Carbone, President and CEO of The WorkPlace, Inc., the local Workforce Investment Board in southwestern Connecticut, "we can come to you." The Career Coach is a tour bus that has been retrofitted with a wireless computer lab that includes 10 student workstations and other amenities that effectively brings the One-Stop Career Center to neighborhoods frequented by people who are homeless. It makes regularly scheduled and publicized stops at such locations as public libraries and the local Department of Social Services, where homeless jobseekers are able to use One-Stop services in an accessible, welcoming environment. "We whet their appetite for coming in and using the services at the Bridgeport One-Stop," Carbone notes. In a partnership with the Bridgeport Housing Authority, public housing residents can use the Career Coach to get job leads and meet with an employment specialist. For more information about the Career Coach, see the CTWorks Web site at www.ctworkssw.org/MainSite/Services.asp. Scroll down for a photo of the Career Coach and a contact for more information.

Prepare Your Customers to Advance in the Labor Market

Many homeless people, particularly those who have been out of the job market for some time, will want immediate employment, even if that means accepting an entry-level job. Returning to work as soon as possible can be a boost to their self-esteem and provide valuable work experience, as well as at least a minimum-wage income. However, as noted previously, a minimum-wage job will not raise them out of poverty and help them become self-sufficient. To move ahead in the workforce, they need a high school diploma, adequate language skills, and computer skills, which are exactly the types of skills that One-Stop Career Centers are well positioned to address. The coming shortage of workers offers an unprecedented opportunity to prepare what some may consider nontraditional employees—including people who are homeless—to help fill the gaps.

Collaborate at the Community Level

Collaboration is an equally important strategy for workforce providers. To understand and be prepared to address the needs of homeless jobseekers, you can seek ways to become involved in your local Continuum of Care planning process and long-term plan to end homelessness, as well as in any collaborative planning efforts between the homeless assistance and workforce systems. Two valuable resources to guide you are the HUD publications *Coordinating*

Community Plans and *Community Employment Pathways*, which you can find on HUD's Homelessness Resource Exchange (HRE) at www.hudhre.info.

CONCLUSION

As a homeless assistance or workforce provider, everything you do to help homeless people find employment will flow from the premise that work is vital to an individual's ability to achieve his or her full potential and become a valued member of the community. Clearly, some homeless people—particularly those with disabilities—may initially or indefinitely need some type of income support to bolster their independence. But even those people who receive disability benefits can be encouraged to try to work, both for the income that work provides and for the support and self-esteem it offers. The next chapter highlights income support programs and work incentives that are designed to support people in their return to work.

CHAPTER 2: MAINSTREAM INCOME SUPPORT PROGRAMS

OVERVIEW

Self-sufficiency through work is the goal of many homeless people and the providers that serve them. However, some individuals, particularly those with disabilities, may require—either initially or indefinitely—income support and medical benefits provided by various Federal and State programs. These programs, such as Supplemental Security Income, Medicaid, and food stamps, provide a valuable safety net for people who are trying to reestablish themselves in their community. In particular, the ability to receive needed medical and mental health treatment makes work possible for many individuals with physical and mental disabilities.

Qualification for these programs is based on income and assets, disability, inability to work resulting from a disability, or a combination of these factors. Historically, because benefits were linked to an individual's income or disability status, when income increased or the person's medical condition improved, their benefits (including health insurance) decreased or disappeared. This served as a disincentive to work because many individuals recognized that they would be worse off if they returned to work in a low-wage job without health insurance. Today, most public benefits are structured to include various work incentives, also called employment supports, which encourage people receiving these benefits to attempt to work and make it financially advantageous for them to do so.

As a homeless assistance or workforce provider, you may have clients who require some type of public benefits as an adjunct to employment income or, in some cases, a sole source of support. These programs can be complex and confusing, even for the most experienced providers. To help you understand them better, this chapter covers the following topics:

- The most important mainstream income support programs

- Three categories of programs that support a person's return to work including,

    ♦ work incentive/employment support programs,

    ♦ programs that help individuals retain income and build assets, and

    ♦ support services (i.e., transportation, childcare) that make work possible

- Individual and systemic barriers that make it difficult for homeless people to access mainstream income support programs

- Strategies that homeless assistance and workforce providers can use to help homeless people gain access to the income support programs that will promote and sustain their return to work

See Table 2-1 for an at-a glance look at the programs described in this chapter.

Table 2-1: Mainstream Income Support Programs

Mainstream Income/Benefit Programs		
Federal/Community Agency	**Programs**	**Services**
Social Security Administration	Supplemental Security Income (SSI)	Cash benefits to low-income people who are aged, blind, or disabled
	Social Security Disability Insurance (SSDI)	Cash benefits to people who are disabled who have made payroll contributions
Centers for Medicare and Medicaid Services	Medicaid (administered by State Medicaid Agencies)	Health care for low-income and medically needy people
	Medicare	Health insurance for people who are elderly or disabled
U.S. Department of Agriculture	Food Stamps	Cash benefits to low-income people for food
U.S. Department of Health and Human Services	Temporary Assistance to Needy Families (TANF)	Cash assistance and work opportunities for needy families with children
U.S. Department of Veterans Affairs	Veterans Affairs benefits	Compensation, pension, and health care benefits
Work Incentives Attached to Mainstream Income Support Programs		
Social Security Administration	Employment Supports for Individuals with Disabilities	Supports work for SSI/SSDI beneficiaries (see Table 2-2)
U.S. Department of Agriculture	Food Stamp Employment and Training Program	Job search and training for Food Stamp recipients
Center for Medicare and Medicaid Services	Medicaid Buy-in Program	Allows adults with disabilities to buy into Medicaid
Programs That Help Individuals Retain Income and Build Assets		
Internal Revenue Service	Earned Income Tax Credit	Special tax benefit for low-income workers

	Child Tax Credit	Tax credit for qualifying children under age 17
	Child and Dependent Care Credit	Tax benefit for childcare while looking for work
	Work Opportunity Tax Credit	Tax credit to employers that hire disadvantaged workers
U.S. Department of Housing and Urban Development	Earned Income Disallowance	Excludes earned income in rent increases
Community Agencies	Individual Development Account	Matched savings account for low-income people
Support Services That Make Work Possible		
U.S. Department of Transportation	Job Access and Reverse Commute	Funds to connect welfare recipients to work
	The New Freedom Transit Program	Funds public transportation/ alternatives to help people with disabilities access jobs
	Capital Assistance Program for Elderly Persons and Persons with Disabilities	Funds transportation when public services are unavailable or inappropriate
U.S. Department of Health and Human Services	Child Care and Development Fund	Subsidizes childcare for working families
	Head Start	Promotes school readiness for low-income children

MAINSTREAM INCOME SUPPORT PROGRAMS

A basic understanding of mainstream income support programs is necessary because receipt of these benefits will affect the type of work incentives for which a person is eligible. These will only be highlighted in brief in this guidebook so that we may focus on those programs that support an individual's ability to work. Several important resources for more information are listed at the end of this section. Mainstream income support programs available to, and relevant for, homeless people and people with disabilities include the following:

- **Supplemental Security Income** (SSI), administered by the Social Security Administration (SSA). SSI is a "needs-based" program that pays a cash benefit to people who are aged (65 or older), blind, or disabled (as determined by SSA) and who have little or no income or work history. The basic SSI payment is the same nationwide ($623 a month for an eligible individual in 2007), but many States supplement this amount. In many (but not all) States, people who receive SSI are automatically eligible to receive Medicaid (see below). Many homeless people, particularly those with mental illnesses, will be eligible for SSI.

- **Social Security Disability Insurance** (SSDI), administered by SSA. SSDI is a monthly benefit paid to individuals who are unable to work because of a disability (as determined by SSA) and who have made contributions through payroll deductions. The disability standard is the same as the one used by SSA to determine eligibility for SSI, but there are no income or resource limits. Individuals who receive SSDI are eligible to receive Medicare (see below) 24 months after approval.

- **Temporary Assistance to Needy Families** (TANF), administered by State agencies, with oversight and funding by the U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF). TANF provides cash assistance and work opportunities to needy families with children for a total of 5 years maximum, or less at State discretion. Most TANF programs provide cash assistance to help pay for basic needs, employment training and job placement, family education, and childcare. With certain exceptions, most TANF recipients will be required to work a specified number of hours per week. Unpaid internships, education, or vocational training may qualify as a "work activity."

- **Veterans Affairs benefits**, administered by the U.S. Department of Veterans Affairs (VA). Compensation, pension, and health care are among the benefits veterans with an honorable discharge may receive. Compensation provides veterans who are at least 10 percent disabled as a result of military service with cash benefits regardless of their income or ability to work. Wartime veterans with limited income who are permanently and totally disabled (as determined by the VA) or at least 65 years of age may receive pension benefits. VA health care benefits include hospital, outpatient, and nursing home care, as well as mental health and substance abuse treatment and prescription drugs, among other services. People who are homeless may need help securing the appropriate documents to prove their discharge status (see the suggested strategies in this chapter).

In addition, benefit programs providing health insurance coverage and food support are also important for homeless people and people with disabilities. They include the following:

- **Medicaid**, administered by State Medicaid agencies, with funding and oversight by the Centers for Medicare and Medicaid Services (CMS). Medicaid is a joint Federal-State program that provides health care for certain low-income and medically needy individuals, including people who are elderly, blind, or disabled, as well as children and pregnant women. Within Federal guidelines, each State administers its own program and sets its own criteria for eligibility, scope of services, and payment amounts. In most States, the Federal definition of disability making people eligible for SSI and SSDI payments is used to determine eligibility for Medicaid payments. Eleven States have established their own, more restrictive criteria for Medicaid.[6]

- **Medicare**, administered by CMS, is health insurance for people age 65 or older, under age 65 with certain disabilities, or any age with end-state renal (kidney) disease. Medicare covers physician visits and hospital services and, as of January 1, 2006 prescription drugs. SSDI beneficiaries qualify for Medicare 24 months after becoming eligible for benefits. A person who receives both SSI and SSDI (called a "dual beneficiary") may be covered by both Medicaid and Medicare.

- **Food Stamps**, administered by State agencies, with funding and oversight by the U.S. Department of Agriculture (USDA). The Food Stamp Program provides low-income people with electronic benefits or coupons they can use like cash to purchase food at most grocery stores. Based on income and resource limits, people who are homeless, unemployed, elderly, disabled, working for low wages, receiving public assistance (welfare) payments, receiving disability assistance, or retired on Social Security are likely to qualify. With certain exceptions, people who receive food stamps must register for work and accept suitable employment or participate in a training program (see the next section for more details about this requirement).

To read more about mainstream income support and other benefit programs, consult the following resources:

- *FirstStep on the Path to Benefits for People Who Are Homeless*, a good primer on multiple Federal programs, available at www.cms.hhs.gov/apps/firststep/index.html

- Program information about

  - SSI/SSDI (SSA): www.ssa.gov/d&s1.htm

  - Medicaid (CMS): www.cms.hhs.gov/home/medicaid.asp

  - Medicare (CMS): www.cms.hhs.gov/home/medicare.asp

  - Food stamps (USDA): www.fns.usda.gov/fsp

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[6] These States are Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, and Virginia.

♦ TANF (HHS/ACF): www.acf.hhs.gov/programs/ofa

♦ Veterans benefits (VA): www.va.gov

WORK INCENTIVES ATTACHED TO MAINSTREAM INCOME SUPPORT PROGRAMS

The most important category of programs designed to support a person's return to work are the work incentives or employment supports that are designed to help individuals who receive SSI and SSDI preserve their cash benefits and medical assistance for as long as possible. A word of caution is in order. Many of these programs are extremely complex. We will highlight how these programs operate in general and discuss, in brief, those that are most relevant for people who are homeless. We also will provide resources for more information. In the strategies section of this chapter, we will highlight the role of individuals, such as Community Work Incentives Coordinators, whose job it is to help you and your clients understand and use these important and, in many cases underused, resources to promote a successful return to work.

The Purpose of Work Incentives

Work incentives, or employment supports as the SSA calls them, are intended to allow people with disabilities who receive public benefits to test their ability to work without fear of the immediate loss of benefits, including health insurance. This is particularly critical for people with mental illnesses whose access to treatment may mean the difference between being able to work and returning to a life on the streets.

In addition to employment income and work experience, benefits that accrue through work incentives may include the following:

- Continued cash assistance that is phased out as income increases

- Continued health benefits (at no cost or a cost linked to income)

- Continued housing with stabilized rent for a period of time

- Benefits that are not available to people who do not work (e.g., childcare, tax credits)

Some work incentives—such as those administered by SSA for SSI and SSDI recipients—are voluntary. While SSA encourages people to work and educates them about work incentives, the agency does not penalize people who choose not to participate. In contrast, for example, the States' food stamp programs are required by Federal law to have mandatory work requirements. Unless food stamp recipients can demonstrate a reason why they cannot work (e.g., a disability), they must be engaged in job training or work or they risk losing their benefits.

Public benefit programs use a variety of mechanisms to make work more attractive to recipients, including the following:

- Disregard of certain earned income

- Partial reduction of benefits

- Offset of certain expenses

- Expedited reinstatement of benefits if employment is lost

SSA Employment Supports

Each year, SSA publishes a new edition of its *Red Book*, subtitled "A Summary Guide to Employment Support for Individuals with Disabilities under the Social Security Disability Insurance and Supplemental Security Income Programs." This comprehensive explanation of SSA employment supports can be found online at www.ssa.gov/disabilityresearch/redbook.htm. The *Red Book* defines and describes employment supports specific to SSI and SSDI, as well as those that apply to both programs. See Table 2.2 below.

Several of these programs are highlighted below, and each of them is defined in the glossary. The following two concepts are important to keep in mind when working with clients who receive SSDI or SSI and want to work:

- **Disability.** For both SSI and SSDI, SSA defines disability as "the inability to engage in any substantial gainful activity (see definition below) because of a medically determinable physical or mental impairment." An individual's disability must have lasted or be expected to last for at least a year or to result in death. The process of proving disability can be difficult for homeless people to manage on their own (see the section on barriers in this chapter). In part because of this, they may be reluctant to try to work after they have spent considerable effort being approved for disability benefits.

- **Substantial Gainful Activity (SGA).** SGA is work that involves significant mental and physical activity completed for pay or profit. In 2008, a person making more than $940 a month (the amount is higher for people who are blind) would be considered to be engaged in SGA. SSA uses SGA, among other criteria, to determine whether an individual would be considered disabled under the law.

Table 2-2: Employment Supports for Individuals with Disabilities

Employment Support	SSDI	SSI
Ticket to Work and Self-Sufficiency Program	X	X
Impairment-Related Work Expenses	X	X
Subsidy and Special Conditions	X	X (for initial eligibility only)
Unincurred Business Expenses (Self-Employed Only)	X	X
Unsuccessful Work Attempt	X	X (for initial eligibility only)
Trial Work Period	X	
Extended Period of Eligibility	X	
Continuation of Medicare Coverage	X	
Medicare for Individuals with Disabilities Who Work	X	
Continued Payment under a Vocational Rehabilitation Program (Section 301)	X	X
Earned Income Exclusion		X
Student Earned Income Exclusion		X
Blind Work Expenses		X
Plan to Achieve Self-Support		X
Property Essential to Self-Support		X
Special SSI Payments for Individuals Who Work—Section 1619(a)		X
Medicaid While Working—Section 1619(b)		X
Special Benefits for Individuals Eligible under Section 1619(a) or (b) Who Enter a Medical Treatment Facility		X
Reinstating Eligibility without a New Application		X

SSDI Employment Supports

In general, individuals who receive SSDI have at least 9 years to become gradually self-supporting and independent. The SSDI employment supports are incremental in nature and include the following:

- The **Trial Work Period** allows beneficiaries to test their ability to work for 9 months (not necessarily consecutively) without any loss of benefits

- An **Extended Period of Eligibility** permits beneficiaries who have completed a Trial Work Period to receive a cash benefit for months in which earnings are below SGA. The extended period of eligibility may last up to 36 months

- **Continuation of Medicare Coverage** allows beneficiaries to keep their Medicare coverage for at least 93 months after the end of the Trial Work Period even if earnings are at or above SGA

- **Medicare for Individuals with Disabilities Who Work**, also called the Medicare Buy-In, permits beneficiaries to purchase Medicare after their extended period of Medicare coverage ends

SSI Employment Supports

Two of the main employment supports that allow SSI recipients to keep cash benefits and Medicaid are authorized by the Social Security Act in sections 1619(a) and 1619(b), as noted below:

- **Special SSI Payments for Individuals Who Work—Section 1619(a)** enables SSI recipients to continue to receive SSI cash payments even when earnings exceed the SGA level. Individuals must continue to have the original disabling impairment and meet all income and resource tests. SSI cash payments decrease as earnings increase, until earnings completely replace cash benefits. There is no effect on Medicaid coverage.

- **Medicaid While Working—Section 1619(b)** permits SSI recipients to keep Medicaid coverage even if they no longer qualify for SSI cash payments because of increased earnings. They must meet all SSI non-disability requirements except for earnings and need Medicaid to continue to work. Medicaid continues until earnings exceed a threshold amount, which SSA sets for each State. State threshold amounts are updated annually and listed in the SSA *Red Book*.

The **Plan to Achieve Self-Support (PASS)** is another significant employment support for SSI recipients. A PASS allows individuals to set aside income and/or resources for a specified time for a work goal. For example, an individual can set aside money to pay expenses for education, vocational training, or starting a business as long as the expenses are related to achieving the work goal. SSA does not count the income set aside under a PASS when it determines the SSI payment amount, nor does it count the resources set aside under a PASS when it determines initial and continuing eligibility for SSI. Vocational counselors, social workers, benefits workers, or employers can help an SSI recipient develop a PASS plan, which must be approved and

periodically reviewed by SSA. You can locate a PASS expert trained by SSA to review applications at www.ssa.gov/disabilityresearch/wi/passcadre.htm.

SSDI/SSI Employment Supports

The **Ticket to Work and Self-Sufficiency Program**, commonly called the Ticket to Work Program, was authorized as part of the Ticket to Work and Work Incentives Improvement Act (TWWIIA) of 1999. Individuals with disabilities who receive SSI or SSDI and who want to work receive a "ticket," which they can use to obtain employment or vocational rehabilitation services from a State vocational rehabilitation agency or other approved provider, referred to as an Employment Network (EN). As noted in Chapter 1, an EN is a private organization or government agency that has agreed to work with SSA in providing employment services to beneficiaries with disabilities. Participation in the Ticket to Work Program is voluntary for individuals who receive SSA disability benefits.

Ticket to Work is a performance-based program, meaning an EN is paid when the ticket holder achieves certain employment milestones and/or outcomes. Previously, an EN might have been reluctant to work with individuals who have multiple barriers to work—including people who are or have been homeless—for fear that these clients would not achieve their employment outcomes. In 2007, SSA proposed revisions to the Ticket to Work Program to make it more accessible to beneficiaries who require additional training to return to work and to simplify the process for determining whether a beneficiary is making timely progress toward self-supporting employment. Advocates hope these changes will make ENs more willing to serve people for whom the transition to work may be more protracted.

TWWIIA also provides for improved access to health care coverage under Medicare and Medicaid for people who return to work. For example, the extended Medicare coverage discussed previously is authorized by Section 202 of TWWIIA. Section 201 expanded the Medicaid Buy-In Program, described below.

CMS Work Incentives

The **Medicaid Buy-In Program** was originally authorized by the Balanced Budget Act (BBA) of 1997 and expanded by Section 201 of TWWIIA. The Medicaid Buy-In Program allows adults with disabilities—including those who receive SSI and SSDI and those who have no history of receiving Federal disability payments—to earn more than would otherwise be possible and still have Medicaid coverage. In return, participants "buy into" the Medicaid program, typically by paying premiums based on income. As of December 2006, 33 states were operating a Medicaid Buy-In program to extend Medicaid coverage to working people with disabilities, with total nationwide enrollment of 80,871. Most States required a premium payment, with monthly premiums ranging from $13 to $162.

States have some flexibility in determining who is covered by a Buy-In Program. Under the BBA, a State can offer Medicaid to people whose family income is under 250 percent of the Federal Poverty Level (FPL). For current FPL guidelines, visit http://aspe.hhs.gov/poverty.

Under TWWIIA, States can choose Basic Coverage or Medical Improvement Coverage. Basic Coverage allows States to set their own income limits for eligibility. Individuals must be between the ages of 16 and 64 and meet SSI disability criteria. Medical Improvement Coverage permits

States to offer Medicaid coverage to individuals who no longer meet SSI disability criteria because their condition has improved.

For more information on the Medicaid Buy-In Program, consult the following resources:

- The CMS Web site at www.cms.hhs.gov/TWWIA/07_BuyIn.asp

- A series of publications prepared for CMS by Mathematica Policy Research, Inc., at www.mathematica-mpr.com/disability/medicaidbuy-in.asp

USDA Work Incentives

Unlike the work incentives attached to SSA programs, participation in employment is mandatory for certain food stamp recipients. Those recipients ages 18-49 who are "able-bodied" and not responsible for a dependent child are limited to 3 months of food stamp benefits in a 36-month period unless they participate in a qualifying work activity for 20 hours a week. Qualifying activities include paid work, as well as education, vocational training, or work experience. Food stamp recipients may be exempt from the work requirements if they are mentally or physically unfit for employment, caring for a child under the age of 6, or subject to and complying with work requirements for other programs, such as those mandated by TANF.

The Food Security Act of 1985 created the **Food Stamp Employment and Training Program** (FSET), which requires each State to operate an FSET program with one or more of the following employment and training activities: job search, job search training, education, vocational training, or work experience. A 2002 report by the U.S. General Accounting Office or GAO (now the Government Accountability Office) found that almost all States nationwide provide individualized case management services to FSET participants and offer some support services. The report also noted that FSET participants are generally difficult to employ because they have little education and a limited work history, and that One-Stop Career Centers may be reluctant to serve them. See the section on "Structural Barriers" in Chapter 1 of this guidebook for a further discussion of the concerns that One-Stop Career Centers may have about serving people with multiple and complex needs. To read the entire GAO report, titled *Food Stamp Employment and Training Program: Better Data Needed to Understand Who Is Served and What the Program Achieves*, see www.gao.gov/new.items/d03388.pdf.

PROGRAMS THAT HELP INDIVIDUALS RETAIN INCOME AND BUILD ASSETS

Earned income often is critical for helping homeless people achieve residential stability, recover from physical and mental disabilities, and regain a valued social role in their communities. But often earned income is not enough to raise someone out of poverty, as evidenced by the fact that many homeless people do, in fact, work. Those programs that help individuals retain income and build assets to secure their future are another step on the ladder to self-sufficiency.

Tax Credits Claimed by Individuals

The Federal government and many States permit low-income workers to keep more of their wages by claiming tax credits based on level of income, family status, or expenses. Three of

these programs are outlined in brief below. Resources for more information follow at the end of this subsection.

Earned Income Tax Credit

The Earned Income Tax Credit (EITC), sometimes called the Earned Income Credit, is administered by the Internal Revenue Service (IRS) and provides a special tax benefit for working people who earn low or moderate incomes. Workers who qualify and file a Federal tax return can get back some or all of the Federal income tax that was taken out of their pay during the year. They may also get extra cash back from the IRS. Even workers whose earnings are too small to owe income tax can get the tax credit. In addition, the EITC offsets any additional taxes workers may owe, such as payroll taxes.

Single individuals are eligible for a very small EITC; the bulk of the credit is received by households with at least one dependent child. Because EITC payments are not treated as income under Federal programs such as public housing, Section 8, TANF, food stamps, or Medicaid, this can be an extremely strong work support for low-wage earners, including many homeless people. According to the National Law Center on Homelessness and Poverty, EITC refunds have allowed homeless people to buy cars to provide reliable transportation to work, pay a security deposit and the first month's rent on apartments, and pay off student loans to reduce monthly expenses. However, each year, an estimated 15-20 percent of eligible households does not claim the tax credit, in part because individuals may lack knowledge of the tax credit or have difficulty completing the required forms.

The IRS Volunteer Income Tax Assistance (VITA) Program offers free tax help to low- to moderate-income people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. To locate the nearest VITA site, call (800) 829-1040.

Child Tax Credit

The Child Tax Credit (CTC) is a Federal tax credit for each qualifying child under age 17 claimed on the worker's tax return. The credit was worth up to $1,000 per child in 2007. Congress changed the requirements in 2001 to make the tax credit available to millions more low- and moderate-income working families. Additionally, families whose CTC exceeds the income tax they owe may be able to claim some or all of the difference as an "additional" CTC. Like the EITC, the CTC refund does not count as income in determining eligibility for any Federal, State, or local program benefits, such as food stamps, SSI, or childcare, financed even in part by Federal funds.

Child and Dependent Care Credit

The Child and Dependent Care Credit is a tax benefit that helps families pay for childcare they need in order to work or look for work. The credit also is available to families that must pay for the care of a spouse or an adult dependent who is incapable of self-care. The Child and Dependent Care Credit can reduce the amount of Federal income tax a family pays by (a) lowering the amount due to the IRS or (b) returning some of the taxes paid through payroll deductions. The credit is a percentage of the amount of work-related child and dependent care

expenses paid to a care provider and, unlike the EITC, can only be claimed by families who earn enough to pay income tax.

For more information on these tax credits, consult the following resources:

- A series of publications by the Center on Budget and Policy Priorities at www.cbpp.org. Select the "Make Tax Time Pay" icon under Projects and Initiatives on the home page or click on "Earned Income Credit" under Areas of Research from the pull down menu.

- The IRS Web site at www.irs.gov. Search on "Earned Income Tax Credit," "Claiming the Child Tax Credit," and "Child and Dependent Care Credit."

- Resources on the Web site of the National Women's Law Center (NWLC) at www.nwlc.org/LowerYourTaxes. Materials include frequently asked questions on all three tax credit programs.

- Some States offer their own earned income credit. See the NWLC resources above, as well as the State EITC Online Resource Center at www.stateeitc.com.

- A number of States also offer child and dependent care credits. See two reports by the NWLC: *Making Care Less Taxing: Improving State Child and Dependent Care Tax Provisions* at www.nwlc.org/pdf/MakingCareLessTaxing2006.pdf and the companion report card at www.nwlc.org/pdf/MakingTheGradeForCare2006.pdf.

Work Opportunity Tax Credit

The Work Opportunity Tax Credit (WOTC), authorized by the Small Business Job Protection Act of 1996 (P.L. 104-188), is a Federal tax credit that encourages employers to hire workers from among eight targeted groups of jobseekers. The WOTC reduces employers' Federal income tax liability by as much as $2,400 per qualified new worker. An individual is a member of a targeted group if he or she qualifies as one of the following:

- TANF recipient

- Veteran

- Ex-felon

- High-risk youth

- Vocational rehabilitation referral

- Summer youth employee

- Food stamp recipient

- SSI recipient

Though this tax credit is targeted to employers and not individuals, it offers an important incentive for employers to hire people with barriers to employment, including those who are or have been homeless. Two good resources about the WOTC that also include links to IRS forms include the following:

- The U.S. Department of Labor's (DOL) Employment and Training Administration WOTC site at http://www.doleta.gov/business/Incentives/opptax/

- A set of frequently asked questions about the WOTC on the IRS Web site at www.irs.gov/faqs/faq-kw208.html

Earned Income Disallowance

The Earned Income Disallowance, sometimes called the Earned Income Disregard, or EID, is a HUD program that allows eligible tenants to increase their incomes through employment without triggering rent increases. The goal of EID is to motivate people who qualify for the program to accept employment, rather than being discouraged from work by the belief that much of what they earn will be spent on higher rent. Also, EID participants are better able to pay for the costs of keeping employment, such as transportation and work clothing.

The EID applies to all tenants in public housing and to tenants with disabilities in the following four programs: Section 8 Housing Choice Voucher (tenant-based vouchers), Supportive Housing, the HOME Investment Partnerships, and Housing Opportunities for Persons with AIDS (HOPWA).[7] Generally, as a tenant's income increases, his or her share of the rent goes up, typically by about $1 for every $3 of additional income. EID supports work by excluding 100 percent of increased earned income for a period of 12 months in calculating rent and 50 percent of increased earned income for an additional 12 months. To qualify, the tenant must be previously unemployed for 1 or more years prior to new employment.

The property manager or person responsible for rent calculations is bound by the EID rules. Still, the program can be complex for both tenants and landlords to understand and use. For more information, consult the following resources:

- HUD's Admission and Occupancy FAQ at www.hud.gov/offices/pih/phr/about/ao_faq_eid.cfm

- The Earned Income Disallowance Training Course on HUD's Homelessness Resource Exchange (HRE) at www.hudhre.info

Individual Development Account

An Individual Development Account (IDA) is a matched savings account for people with low incomes that helps them save to buy a house, pay for education, or start a small business. People who save money in an IDA have their money matched by donations, much as an employer matches an employee's 401K contributions. An IDA match can come from many

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[7] Please note that for the five programs to which the EID applies, the EID is in addition to other income exclusions generally applicable under HUD rental assistance programs.

different sources, including government agencies, private companies, churches, or local charities. Many programs offer a 2:1 match rate, meaning that for every $1 a person deposits in an IDA, $2 in match funds are added. IDAs are managed by community organizations in partnership with financial institutions and are an important way for low-income individuals and families to enter the financial mainstream.

According to a survey by the Corporation for Enterprise Development (CFED), there are more than 250 IDA programs around the country. The CFED Web site has a comprehensive set of resources on IDAs, including a directory by State and program type and the IDA network listserv. Go to www.cfed.org and click on the IDA link on the home page.

SUPPORT SERVICES THAT MAKE WORK POSSIBLE

Work incentives, tax credits, and similar programs encourage people to return to mainstream employment and support them as they do so. But if individuals cannot get to their job, or have no one to watch their children while they work, employment will still be unattainable. Mainstream programs that provide transportation and childcare for low-wage workers are highlighted below.

Transportation

Lack of transportation is a significant barrier to employment for people with low incomes and people with disabilities, including many who are or have been homeless. Often, individuals are not able to purchase a personal vehicle, such as a car or van, or to afford public transportation.

Even people who can afford public transportation may have limited access to it, particularly in rural communities. The Community Transportation Association of American (CTAA) reports that while two-thirds of all new jobs are in the suburbs, three-fourths of low-income workers and individuals moving from welfare to work live in inner cities and rural areas.

Lack of income and access are compounded by the fragmented nature of programs that are designed to serve individuals who are considered "transportation disadvantaged," including people with low incomes, people with disabilities, and older adults. A 2003 GAO report identified 62 Federal programs—most of which are administered by the Departments of Health and Human Services, Labor, Education, and Transportation—that allowed expenditures for transportation services for these disadvantaged groups. Of these 62 programs, 16 were regularly used to fund transportation services, including several that are noted below.

Transportation Services Funded by Mainstream Programs

Transportation costs are an allowable expense under many of the mainstream programs that serve homeless jobseekers. For example, the **Workforce Investment Act (WIA)** adult, dislocated worker, and youth services programs, as well as Job Corps, can support transportation for jobseekers to access job training and look for work. Most frequently, participants are provided with a transportation allowance, bus or subway tokens, or vouchers to use public transportation.

Similarly, **vocational rehabilitation agencies** can support transportation for people with mental and physical disabilities to access employment placements, employment services, and vocational rehabilitation services. Such support may include transit subsidies for public and

private transportation (e.g., bus, taxi, or paratransit[8]) and training in the use of public transportation.

Programs such as **Medicaid**, **TANF**, and **Head Start** (which is discussed further below) also provide transportation to program participants. With the exception of TANF, these programs are unlikely to provide this service to support employment. For example, States are required to provide transportation for Medicaid recipients to access covered medical services, which does not include getting to and from work.

Transportation Programs Administered by the Federal Transit Administration

The Federal Transit Administration (FTA) in the U.S. Department of Transportation administers several programs that were established or reauthorized by the 2005 Safe, Accountable, Flexible, and Efficient Transportation Equity Act—A Legacy for Users (SAFETEA-LU). Three programs of particular interest to providers who serve homeless people and people with disabilities include the following:

- **Job Access and Reverse Commute (JARC)**, Section 5316. This formula grant program provides funds to communities to develop transportation services to connect welfare recipients and other low-income people to jobs and related services, such as childcare. Job Access grants are aimed at developing new transportation services for low-income workers and/or filling gaps in existing services. Reverse Commute projects are intended to provide transportation to suburban jobs from urban, rural, and other suburban locations, though not just for low-income workers. Matching funds can be supplied by other Federal programs, including TANF and WIA.

- **The New Freedom Transit Program**, Section 5317. Part of the larger Federal New Freedom Initiative, this new formula-based grants program is designed to provide public transportation services and alternatives above and beyond the baseline requirements of the Americans with Disabilities Act (ADA), especially to help people with disabilities access jobs and employment-related services. As with JARC, the non-Federal share can be derived from other Federal programs—such as TANF and WIA—that allow their funds to be spent on transportation activities.

- **The Capital Assistance Program for Elderly Persons and Persons with Disabilities**, Section 5310. This program provides financial assistance to nonprofit organizations to meet the transportation needs of older adults and people with disabilities where public transportation services are unavailable, insufficient, or inappropriate. Funds may be used for eligible capital expenses, such as purchasing vehicles, or to contract for service.

Beginning in 2007, receipt of funds for each of these programs requires the creation of locally developed public transit-human services transportation plans. For more information on these

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[8] Paratransit is an alternative mode of flexible passenger transportation that does not follow fixed routes or schedules. Often, vans or minibuses are used to provide paratransit services. The 1990 Americans with Disabilities Act (ADA) requires public entities that operate non-commuter, fixed-route transportation services to provide complementary paratransit service for individuals unable to use the fixed-route system because of a disabling condition.

and other programs designed to help people get to jobs and support services, consult the following resources:

- *Linking People to the Workplace Toolkit*, a technical assistance guide for workforce and human services professionals prepared by CTAA for DOL, and the companion report, *Linking People to the Workplace: Transportation Strategies & Practices*. These are available at the CTAA Web site at www.ctaa.org. Search on "Employment Transportation Resources." Also at this site, see *A Report on One Stop Centers and Employment Transportation*.

- The Web site of United We Ride at www.unitedweride.gov, an initiative of the Federal Interagency Transportation Coordinating Council on Access and Mobility (CCAM). This site includes resources for technical assistance and training.

- The Web site for the New Freedom Initiative at www.disabilityinfo.gov. In addition to transportation, this site includes resources on employment, health, and benefits.

- The 2003 GAO report, *Transportation-Disadvantaged Populations: Some Coordination Efforts among Programs Providing Transportation Services, but Obstacles Persist*, at www.gao.gov/new.items/d03697.pdf. See in particular the inventory of Federal programs that provide transportation assistance listed in Appendix II.

- The Web site of the FTA at www.fta.dot.gov

Childcare

Childcare is an essential work support for parents. Research reported by the Center on Budget and Policy Priorities shows that childcare programs help parents leave and stay off welfare, get and keep jobs, and work more hours. The two major Federal funding streams for childcare assistance for low-income families, families receiving welfare benefits, and families transitioning off welfare benefits are **TANF** and the **Child Care and Development Fund (CCDF)**. Like TANF, the CCDF Block Grant was authorized by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, often called "welfare reform."

Within certain guidelines established by the two block grants, States have discretion in deciding how these funds will be used to support childcare, including who is eligible, how to pay providers, and what portion of TANF funds will be used for childcare versus other eligible services. States may transfer up to 30 percent of TANF funds to CCDF or spend TANF funds directly for childcare assistance. Under Federal guidelines, States are not required to guarantee childcare assistance to any family.

CCDF is administered by the HHS Administration for Children and Families' Child Care Bureau, Subsidized childcare services are available to eligible families—those who are working or attending job training or education programs—through vouchers or contracts with providers. Parents may select any legally operating childcare provider. A minimum of 4 percent of CCDF funds must be used to improve the quality of childcare and to offer additional services to parents, such as resource and referral counseling regarding the selection of appropriate childcare providers to meet their child's needs.

Like other mainstream services, these two types of childcare assistance do not meet the needs of all who require help. For example, in 2003, the GAO found that 26 States were not providing childcare assistance to all eligible families. Typically, low-income working families not receiving TANF or transitioning off TANF generally received the lowest priority for childcare assistance. Those families that do not receive childcare assistance may be forced to settle for poor quality childcare, pay a large percentage of their incomes for childcare, or both.

Two GAO reports examine how States use these Federal childcare assistance programs to aid low-income working families. Published 2 years apart, they indicate how State fiscal constraints have impacted the availability of childcare assistance:

- *Child Care: States Increased Spending on Low-Income Families* (February 2001), www.gao.gov/new.items/d01293.pdf

- *Child Care: Recent State Policy Changes Affecting the Availability of Assistance for Low-Income Families* (May 2003), www.gao.gov/new.items/d03588.pdf

For more information on CCDF, see the Child Care Bureau Web site at www.acf.hhs.gov/programs/ccb.

Head Start

Though not specifically designed for parents transitioning from welfare to work, Head Start is another important Federal resource for low-income working families. The Head Start program, also administered by the HHS Administration for Children and Families, provides grants to local public and private nonprofit and for-profit agencies to provide comprehensive child development services to economically disadvantaged children and families. In 1995, the Early Head Start program was established to serve children from birth to 3 years of age, in recognition of growing evidence that the earliest years matter a great deal to children's growth and development.

Head Start programs promote school readiness by enhancing the social and cognitive development of children, and they engage parents in their children's learning and help them make progress toward their own educational, literacy, and employment goals. Significant emphasis is placed on the involvement of parents in the administration of local Head Start programs. A demonstration project that funded 16 grantees to implement Head Start programs for homeless children revealed the importance of building effective collaborative relationships on behalf of homeless families. For example, to meet parents' service needs, partnerships were developed with realtors; housing managers; and agencies providing adult education, substance abuse treatment, job training, and social services. To read the full report of this study, see *Serving Homeless Families* at www.headstartinfo.org/pdf/homereport.pdf.

For more information about Head Start, visit the Office of Head Start at the Administration for Children and Families Web site, www.acf.hhs.gov/programs/hsb.

BARRIERS TO MAINSTREAM INCOME SUPPORT PROGRAMS

By virtue of poverty and disability, most homeless people are eligible for many of the mainstream income support programs featured in this chapter. In many cases, however, few are enrolled. Estimates are that only 11 percent of the homeless population receives SSI, though two-thirds of people who experience lengthy or repeated episodes of homelessness (often

called "chronically homeless") have one or more serious health or behavioral health problems.[9] Barriers inherent to the condition of homelessness, and in mainstream programs, create access problems for people who are homeless.

Barriers Inherent to the Condition of Homelessness

Transience, instability, and a lack of basic resources can make it difficult for people who are homeless to understand and comply with the rules and regulations of mainstream income support programs. The following four barriers in particular stand out:

- **Confusion about eligibility**. Many people who experience homelessness are not aware of the benefit programs that are available and may think they are not eligible to apply.

- **Difficulty completing applications**. Benefits applications can be lengthy and complex, and people with mental illnesses or cognitive disabilities, in particular, may have trouble completing them without assistance.

- **Lack of required documentation**. For people who experience homelessness, lack of required documentation to verify eligibility is a significant obstacle to enrollment in benefit programs. Documents such as birth certificates and Social Security cards may be lost or stolen, and many homeless individuals are unable to document some or all of their earned income or to recall when and where they received health care.

- **Lack of a phone and a car**. People without access to a telephone or transportation often miss communication from agencies or do not have a way to attend critical appointments. Failure to communicate with eligibility workers is one of the most frequent reasons that people are denied benefits.

Homeless people may be reluctant to apply for benefits because they do not want to disclose physical or mental disabilities and those who do receive cash assistance and medical benefits may be afraid to return to work. A past criminal history, substance use disorders, and immigration status all pose difficulties for homeless people trying to meet the eligibility standards set by Federal and State income support programs.

Structural Barriers in Mainstream Programs

Frequently, mainstream programs lack staff trained to work with people who have multiple and complex needs, including people who are or have been homeless. Conversely, homeless assistance providers may not have the staff needed to help their clients apply for mainstream benefits. However, even with the right number and type of staff, several structural barriers inherent in mainstream income support programs create obstacles for homeless people, including the following:

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[9] See *Homelessness: Programs and the People They Serve* at www.huduser.org. Search for the report under "Publications."

- **Complex eligibility policies and enrollment procedures**. Each Federal assistance program usually has its own eligibility criteria, application, documentation requirements, and timeframes, which can be confusing for a homeless person. In addition, strict eligibility criteria may be problematic for homeless people who suffer from disabling conditions that make it difficult for them to work but whose disabilities are not sufficient to meet the criteria for SSA disability benefits.

- **Ineligibility of certain individuals to access benefits**. In particular, rules concerning substance use can be confusing to applicants and providers. In 1996, Congress rescinded SSI eligibility for people whose drug or alcohol use is "material" to the determination of their disability (i.e., who would not meet eligibility criteria if they were clean and sober). However, substance use may be secondary to a mental illness that would qualify a person for disability benefits. For help filing an application for disability benefits for a person with a history of substance use, see the National Health Care for the Homeless Council report *Documenting Disability: Simple Strategies for Medical Providers*, at www.nhchc.org/DocumentingDisability.pdf.

- **Performance-based outcome measures**. Payment mechanisms for some mainstream programs, particularly those involving employment, are based on achievements that may be difficult for homeless people to meet. For this reason, some mainstream providers may be reluctant to serve them. For example, interim findings of a large-scale, rigorous evaluation of the Ticket to Work Program reveal that the participation rate of SSI and SSDI beneficiaries is extremely low, in large part because an Employment Network is paid when the ticket holder achieves certain employment milestones and/or outcomes. To read the interim evaluation report, visit the Web site of Mathematica Policy Research, Inc., www.mathematica-mpr.com/publications/PDFs/TTWpostrolloutvol1.pdf.

SUCCESSFUL STRATEGIES FOR CONNECTING PEOPLE TO MAINSTREAM INCOME SUPPORT PROGRAMS

Many income support programs, particularly the SSA work incentives, are sufficiently complex that homeless assistance and workforce providers typically need some guidance to help their clients understand and apply for these benefits. This guidance can be gained through a variety of resources, including the following:

- Training to help individuals file a successful application for SSA benefits, such as that provided by the SSI/SSDI Outreach, Access and Recovery technical assistance initiative for people who are homeless

- Collaboration with individuals whose job it is to help people understand and use various work incentives, such as a Community Work Incentive Coordinator in a Work Incentives Planning and Assistance Program

- The use of online tools and guidance available to both individuals and providers, such as *FirstStep on the Path to Benefits for People Who Are Homeless* or the SSA Benefits Eligibility Screening Tool (BEST)

Each of these forms of assistance is highlighted in the sections that follow. Though the first section is geared to homeless assistance providers and the second to workforce providers, there is significant overlap in what each group needs to know. Regardless of your role in helping homeless people access mainstream income supports, you can benefit from reading the strategies in both sections.

Strategies for Homeless Assistance Providers

Case managers and outreach workers in homeless assistance programs can be a vital link between their clients and the mainstream benefits for which they are eligible, as noted in the strategies listed below.

Become Knowledgeable about Income Support Benefits

When you become aware of general eligibility guidelines for mainstream income support programs, you can advise your clients about the benefits for which they are likely to qualify. The information in this guidebook is a good place to start, as are the resources highlighted throughout this chapter. In particular, consult the following resources for a basic understanding of income support programs and work incentives:

- *FirstStep on the Path to Benefits for People Who Are Homeless*, available at www.cms.hhs.gov/apps/firststep/index.html. In the "Tools and Resources" section, you can download a contact sheet that allows you to record information for benefit programs in your area and a benefits worksheet that you and your client can use to make note of benefits information, appointments, and next steps.

- *The Red Book*: *A Summary Guide to Employment Support for Individuals with Disabilities under the Social Security Disability Insurance and Supplemental Security Income Programs* at www.ssa.gov/disabilityresearch/redbook.htm. The Red Book includes examples of concurrent benefits and employment supports, a glossary of terms, and information about how to contact SSA.

- There is a full range of resources on work incentives available at the Federal government Web site for disability-related information at www.DisabilityInfo.gov. Click on the "Employment Tab" and select "Work Incentives" from the menu at the left.

Two publications specific to the Medicaid program include the following:

- *A Primer on How to Use Medicaid to Assist Persons Who Are Homeless*

- *Improving Medicaid Access for People Experiencing Chronic Homelessness*

Both are available from the CMS Homelessness Initiative Web page at www.cms.hhs.gov/HomelessnessInitiative. Scroll to "downloads" toward the bottom of the page. There is also a link to *FirstStep* from this site.

Help Your Clients Gather Needed Documentation

One of the biggest hurdles for homeless people who want to apply for benefits is lack of required documentation such as a photo ID, birth certificate, Social Security card, or military discharge papers. Such documents are difficult to carry on the streets and are easily lost or stolen. *FirstStep* at www.cms.hhs.gov/apps/firststep/index.html has an excellent section on helping your clients establish documentation, including links to relevant Web sites. You can find it under "General Tips." One of the most important things to keep in mind is that most States will accept a variety of forms of identification as valid for accessing mainstream benefit programs, such as library cards.

Find and Use Benefits Eligibility Tools

Together, you and your clients can help determine their eligibility for various government programs by using some readily available tools. Some examples include the following:

- The SSA Benefits Eligibility Screening Tool (BEST) is an online questionnaire that can help determine eligibility for SSA benefits, including SSI, SSDI, and Medicare. It takes about 5 to 10 minutes to answer all questions. BEST does not give an estimate of benefit amounts and does not ask individuals for their Social Security number. To begin, visit https://secure.ssa.gov/apps7/best/benefits/index.cfm.

- GovBenefits.gov, at www.govbenefits.gov, is a partnership of Federal agencies whose goal is to provide improved, personalized access to government assistance programs. Information about Federal assistance programs, as well as some State and local programs, is readily accessible. Using the "Benefits Quick Search" menu on the home page, you and your clients can view benefit details and determine eligibility for a range of programs, such as childcare and disability assistance.

Learn How to Help Your Clients File Successful Applications

If time and resources allow, you and/or your agency may want to consider becoming trained to help clients fill out SSA disability benefits applications. The results can be dramatic. Nationally, the success rate on initial applications for all applicants for SSA disability benefits is 37 percent, and the success rate for homeless applicants is even lower in many areas of the country. However, when programs learn proven techniques to help people who are homeless file applications, approval rates on initial determinations are as high as 65 to 95 percent.[10]

One of the best sources of information and assistance is the SSI/SSDI Outreach, Access, and Recovery (SOAR) technical assistance initiative for people who are homeless. SOAR staff train case managers to help clients file successful applications for SSI and SSDI. You can find a wealth of information on the SOAR Web site at www.prainc.com/SOAR. In particular, look for the following resources:

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[10] See *Expediting Access to SSA Disability Benefits: Promising Practices for People Who Are Homeless* at www.prainc.com/SOAR/about/PromisingPractices.pdf.

- On the "Tools and Resources" page, you can download a copy of *Stepping Stones to Recovery: A Case Manager's Manual for Assisting Adults Who Are Homeless with Social Security Disability and Supplemental Security Income Applications*, developed by the HHS Substance Abuse and Mental Health Services Administration. This comprehensive manual includes information on evaluating income, resources, and citizenship; documenting disability; and maintaining eligibility. Each of these areas is of special concern for people who are homeless.

- Also on the "Tools and Resources" page, the one-page "10 Steps to a SOAR Initiative" gives you a quick overview of what is involved in implementing SOAR in your agency or community, and the PowerPoint presentation "Starting a SOAR Project" examines the process in more depth.

- For a good overview of the practices case managers use to help their clients file successful applications, download a copy of "Promising Practices" from the "What is SOAR?" page. You will learn about the importance of gathering the right kind of medical evidence and how to do so, and you can read about why helping individuals obtain disability benefits can be cost effective for provider agencies and communities.

Seeing the "Benefit of Benefits" in Nashville, Tennessee

When Will Connelly approached the Nashville Mayor's Homelessness Commission with a proposal to start an SSI/SSDI outreach project, he was surprised at what an easy sell it was. "The Commission was looking for a pilot project to promote stability for people who are chronically homeless," Connelly says. The Park Center, a mental health agency that focuses on vocational rehabilitation, applied for funding and received the Commission's support. It helped that Connelly, who had attended a presentation on the SOAR initiative, could point to promising practices and data to back them up, as well as a curriculum they could use (*Stepping Stones to Recovery*, highlighted above). Today, Connelly is coordinator of the Park Center SSI/SSDI Outreach Project, and he is happy to talk about their successes.

Of the first 45 homeless clients who applied for disability benefits, 35 were approved, for an approval rate of 78 percent (1 application was denied and 9 applications were pending at the time Connelly reported these statistics). Average time to approval was 53 days. As a result of securing benefits, Connelly notes, "a lot of my clients have exited homelessness, including one man, homeless since 1983, who was just offered subsidized permanent housing." A number of Connelly's clients work in Park Center programs while receiving their benefits.

The downside for some programs may be the time it takes to help an applicant through the process. Connelly estimates he spends 20 to 40 hours per applicant, depending on how long it takes to establish trust with the individual. He believes that a case manager who is not assigned fulltime to this work may be able to complete one application a month. Still, Connelly says, "The results have been dramatic, and that's the best part of the job."

<u>Collaborate with Your Local SSA WIPA Program</u>

In October 2006, SSA replaced the Benefits Planning, Assistance and Outreach Program with the Work Incentives Planning and Assistance (WIPA) program. The program was renamed because of an increased emphasis on work incentives, return to work supports, and jobs for beneficiaries. SSA awarded cooperative agreements to community organizations to serve as WIPA projects in all 50 States, the District of Columbia, and the U.S. Territories of America Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

Each WIPA project has a Community Work Incentives Coordinator (CWIC) whose job includes the following responsibilities:

- Conducting outreach to beneficiaries with disabilities and their families who may be eligible to participate in Federal or State work incentive programs

- Helping beneficiaries with disabilities make informed choices about work

- Facilitating their transition to the workforce

CWICs are encouraged to partner with their local One-Stop Career Center and Disability Program Navigators, as well as with other local partners that provide employment-related services to SSA beneficiaries with disabilities. As a homeless assistance provider, you can help educate CWICs about the employment and support service needs of people with disabilities who are homeless. To find a WIPA project in your area, see the State-by-State list at www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html.

> ### *Community Work Incentives Coordinators:*
> ### *Helping People Learn to Support Themselves*
>
> Kevin Nickerson is both a Disability Program Navigator and a Community Work Incentives Coordinator, contracted to Tompkins Workforce New York, the One-Stop Career Center in Ithaca. He acknowledges there is "a lot of gray area involved in the intersection of benefits and work. I review what happens to a person's benefits when he or she goes to work and explain the incentives," he says.
>
> Typically, Nickerson says, a person with disabilities asks the following three questions about returning to work:
>
> - What will happen to my cash benefits?
>
> - What will happen to my health insurance?
>
> - How do I get a job? He explains some of the basics, such as the SSA 1619(b) provision that allows individuals to keep their Medicaid benefits as long as they meet certain resource limits and earn less than their State's threshold amount (in New York State, for example, SSI recipients can earn up to $41,771 a year). "Then we discuss a hypothetical job and I show them some numbers," Nickerson says. "Usually, they are better off working."
>
> Nickerson also points out the way that people with disabilities can retain assets, including an Individual Development Account and a Plan to Achieve Self-Support (PASS). "I've used PASS to help people buy a car if they need one to get to and from work," he notes. Nickerson is also a big proponent of the Ticket to Work Program, which he says adds the "full-service component" some jobseekers need. For example, he points out, "If you need the help of a job developer, you can get that with your ticket." Though he admits it gets him some funny looks, Nickerson is proud to be able to say, "I help people lose their benefits successfully."

Strategies for Workforce Providers

Many of the strategies for workforce providers to help their clients access mainstream income supports are similar to those for homeless assistance providers. Though you may not be filing benefits applications on behalf of your clients, you can serve homeless people more effectively if you understand the types of benefits for which they may be eligible—particularly Federal and State work incentives—and know where to refer them for further information and application assistance. Some specific strategies for workforce providers follow.

Understand the Connection between Benefits and Work

Many Federal and State agencies that provide income supports are committed to helping individuals test their ability to work while retaining a safety net of cash assistance and medical benefits. Employment providers can support this effort by helping understand that receipt of such benefits need not be an impediment to work. There is a certain amount of fear among people who may have struggled to get benefits that a return to work will jeopardize the fragile stability they have obtained. However, work incentives are structured such that most people who can do so are better off working than remaining on some form of public assistance. You can refer your clients to a local WIPA program to learn about how a return to work will affect

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their particular situation. To find a WIPA project in your area, see the State-by-State list at www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html.

Partner with Your Disability Program Navigator to Help Clients with Disabilities

If your One-Stop Career Center has a Disability Program Navigator (DPN), he or she can be a valuable resource for you and your clients with disabilities, including those who are homeless. Because one of their roles is to conduct outreach to agencies that serve people with disabilities, DPNs should have knowledge of community organizations that can help individuals apply for disability benefits, arrange for childcare, or find housing so they can pursue their career goals. A DPN complements the work of a CWIC and can help you and your clients find a local WIPA program. He or she can also serve as a general resource on SSA employment supports. If there is not a DPN in your One-Stop Career Center, check www.doleta.gov/disability to find one in the area. Click on "Disability Program Navigator Initiative" under "Grant Programs."

Collaborate with Agencies Serving People with Disabilities and People Who Are Homeless

Some communities will not have a DPN or WIPA program. In that case, it will be particularly important for workforce providers to be familiar with organizations in the community that serve people with disabilities and people who are homeless. You can participate in your local Continuum of Care planning group, committee to create a long-term plan to end homelessness, or State or local advisory council for people with disabilities. Your goal is to know who can help clients with special needs make the successful transition to work and self-sufficiency. In particular, you may want to know the following:

- Are there any programs in your area that have an SSI/SSDI outreach project? States and communities that have participated in the SOAR initiative are listed at www.prainc.com/SOAR. Click on "States" on the "What is SOAR?" page. Also, a number of organizations around the country received Homeless Outreach Project and Evaluation (HOPE) grants from SSA to conduct outreach to homeless and other underserved populations. A list of States that received HOPE grants can be found on the SSA Web site at www.ssa.gov/homelessness/outreach.htm. Many of these grants will have ended, but the agencies might be continuing the services they began with Federal funding.

- Who can you contact at the local SSA office or State Disability Determination Service (DDS) about a homeless applicant? In many communities around the country, SSA offices will flag cases from homeless clients, and the DDS may assign applications from homeless people to specific examiners. The DDS is a State office that contracts with SSA to make the medical determination on disability. To find a local SSA office, check the SSA "Contact Us" page at www.ssa.gov. To find a DDS office, visit the Web site for your State government (e.g., www.ny.gov) and search on "Disability Determination Service." Be aware that some States may use a slightly different name for this agency.

- Does your community have an Independent Living Center? Independent Living Centers typically are consumer-run, community-based organizations providing services and advocacy by and for individuals with all types of disabilities. They may offer assistance in applying for benefits or preparing a PASS. To find an Independent Living Center or Statewide Independent Living Council near you, visit the Web site of the National Council on Independent Living at www.ncil.org.

CONCLUSION

Clearly, no one agency or individual alone can help homeless people gain access to the employment and income supports that will help them become self-sufficient. Case managers in homeless assistance programs can provide or refer clients to a wide array of necessary support services, and employment specialists have access to a range of job opportunities. Staff with specialized responsibilities, such as DPNs in One-Stop Career Centers and CWICs in WIPA Programs, can help you help your clients navigate the world of work and benefits. As the strategies in this guidebook make clear, one of the best ways to help people escape poverty and avoid homelessness is for homeless assistance and workforce providers to collaborate on finding the best employment and income support package that is right for an individual's needs. The information in this guidebook is a good place to start.

GLOSSARY OF TERMS

Assertive Community Treatment (ACT): A multidisciplinary treatment team that provides case management, crisis intervention, medication monitoring, social support, assistance with everyday living needs, access to medical care, and employment assistance for people with mental illnesses and people who are homeless. ACT is based on an assertive outreach approach with hands-on assistance provided to individuals in their homes and neighborhoods.

Benefits Eligibility Screening Tool (BEST): An online questionnaire that can help determine eligibility for Social Security Administration (SSA) benefits, including Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), and Medicare.

Blind Work Expenses: An SSA employment support for people receiving SSI because they are blind. When SSA determines the SSI eligibility and payment amount, it does not count any earned income the individual uses to meet expenses in earning the income. Examples include service animal expenses, transportation to and from work, attendant care services, and translation of materials into Braille.

Capital Assistance Program for Elderly Persons and Persons with Disabilities: A U.S. Department of Transportation Federal Transit Administration (FTA) program that provides financial assistance to nonprofit organizations to meet the transportation needs of older adults and people with disabilities where public transportation services are unavailable, insufficient, or inappropriate. Funds may be used for eligible capital expenses, such as purchasing vehicles, or to contract for service.

Child and Dependent Care Credit: A tax benefit that helps families pay for childcare they need in order to work or look for work. The credit also is available to families that must pay for the care of a spouse or an adult dependent who is incapable of self-care.

Child Care and Development Fund (CCDF): Provides subsidized childcare services to families who are working or attending job training or education programs through vouchers or contracts with providers. The CCDF Block Grant was authorized by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and is administered by the Child Care Bureau in the Administration for Children and Families, U.S. Department of Health and Human Services (HHS).

Child Tax Credit (CTC): A Federal tax credit for each qualifying child under age 17 claimed on a worker's tax return.

Community Work Incentives Coordinator (CWIC): An individual assigned to a Work Incentives Planning and Assistance (WIPA) Program who conducts outreach to SSA beneficiaries with disabilities and their families who may be eligible to participate in Federal or State work incentive programs, helps beneficiaries with disabilities make informed choices about work, and facilitates their transition to the workforce.

Continuation of Medicare Coverage: An SSA employment support that allows SSDI beneficiaries to receive at least 93 consecutive months of hospital and medical insurance after the trial work period. This provision allows health insurance to continue when an individual returns to work and is engaging in substantial gainful activity (SGA).

Continued Payments under a Vocational Rehabilitation Program (Section 301): An SSA employment support that allows SSI and SSDI beneficiaries who no longer have a disabling impairment due to medical improvement to continue to receive benefits while they are participating in an appropriate program of vocational rehabilitation services, employment services, or other support services.

Continuum of Care (CoC) Plan: A community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness. A CoC is both a strategic plan and an application to the U.S. Department of Housing and Urban Development (HUD) for McKinney-Vento Homeless Assistance resources.

Core Services: Self-directed job search activities that are available to anyone, regardless of income or other eligibility criteria, through the Workforce Investment Act's One-Stop Career Centers. Examples include job listings, resume writing workshops, and access to online resources.

Disability: According to SSA, the "inability to engage in any substantial gainful activity because of physical or mental impairment(s) which has lasted or can be expected to last for at least 12 months or can be expected to result in death." This definition is used by SSA to evaluate the work activity of individuals claiming or receiving disability benefits under SSDI and/or claiming benefits because of a disability (other than blindness) under SSI.

Disability Program Navigator (DPN): A position funded as a joint initiative of the U.S. Department of Labor (DOL) and SSA to help facilitate the employment of people with disabilities. A DPN acts as a resource at One-Stop Career Centers for jobseekers, employers, and service providers.

Dislocated Worker: Someone who has been terminated or laid off, has received a notice of termination or layoff from employment, or is eligible for or has exhausted unemployment insurance.

Disabled Veteran Outreach Program (DVOP): Provides outreach services and intensive employment services to meet the employment needs of eligible veterans, with priority to disabled veterans and special emphasis placed on those veterans most in need. DVOP specialists are located in One-Stop Career Centers around the country.

Earned Income Disallowance (or Disregard) (EID): A HUD program requiring housing providers to disregard incremental income from earnings for a 24-month period when calculating rent to all qualified tenants in public housing and to tenants with disabilities in the following four programs: Section 8 Housing Choice Voucher (tenant-based vouchers), Supportive Housing, the HOME Investment Partnerships, and Housing Opportunities for Persons with AIDS (HOPWA).

Earned Income Exclusion: A Social Security Administration employment support that deducts the first $65 in earned income (pre-tax gross wages or net self-employment income) plus one-half of the remainder when determining an SSI payment amount. This exclusion is applied in addition to the $20 general income exclusion that is first applied to any unearned income the individual may receive.

Earned Income Tax Credit (EITC): A special tax benefit for working people who earn low or moderate incomes. EITC is also sometimes called the Earned Income Credit.

Employment Network (EN): A qualified public or private organization that has entered into an agreement with SSA to function as an EN under the Ticket to Work program and assume responsibility for the coordination and delivery of employment services, vocational rehabilitation services, or other support services to beneficiaries who have assigned their tickets to that EN.

Extended Period of Eligibility: A period of 36 consecutive months following the trial work period when, if the individual qualifies, SSA may reinstate his or her SSDI benefits without a new application, disability determination, or waiting period.

Federal Poverty Level (FPL): Annual guidelines issued by HHS that serve as one of the indicators for determining eligibility for a wide range of Federal and State programs.

Food Stamps: A Federal program that provides low-income people with electronic benefits or coupons they can use like cash to purchase food at most grocery stores. The Food Stamp Program is administered by State agencies, with funding and oversight by the U.S. Department of Agriculture.

Food Stamp Employment and Training (FSET) Program: Created by the Food Security Act of 1985 to help food stamp recipients gain skills, training, or experience that will increase their ability to obtain regular employment. The Act requires each State to operate an FSET with one or more of the following employment and training activities: job search, job search training, education, vocational training, or work experience.

Head Start: Provides grants to local public and private nonprofit and for-profit agencies to provide comprehensive child development services to economically disadvantaged children and families, with a special focus on helping preschoolers develop the early reading and math skills they need to be successful in school.

Impairment-Related Work Expenses: The cost of items and services an individual needs to work because of his or her impairment (e.g., attendant care services, medical devices). These items can be deducted from gross earnings to determine whether or not the individual is engaged in SGA. They can also be excluded from earned income to determine a monthly SSI payment amount.

Individual Development Account (IDA): A matched savings account for people with low incomes that helps them save to buy a house, pay for education, or start a small business.

Individual Training Account (ITA): A voucher that allows adult and dislocated workers served by a One-Stop Career Center to purchase occupational skills training they need to become gainfully employed or re-employed. The State or local Workforce Investment Board (WIB) approves eligible training providers who accept an ITA and creates a list of these providers so clients can choose the provider that best meets their needs. The State or local WIB sets the dollar amounts and duration for an ITA.

Intensive Services: Services available at One-Stop Career Centers to people unable to become employed by using core services or who meet other specific eligibility for extended

services. Examples include individualized job counseling and one-on-one assistance, tutoring and study skills, case management, and intensive career counseling.

Job Access and Reverse Commute (JARC): An FTA formula grant program that provides funds to communities to develop transportation services to connect welfare recipients and other low-income people to jobs and related services, such as childcare. Job Access grants are aimed at developing new transportation services for low-income workers and/or filling gaps in existing services. Reverse Commute projects are intended to provide transportation to suburban jobs from urban, rural, and other suburban locations, though not just for low-income workers.

Job Corps: A residential education and job training program administered by DOL for youth ages 16 to 24. Job Corps helps students learn a trade, earn a high school diploma or GED, and get help finding a job. Staff provides career counseling and transition support to students for up to 12 months after they graduate from the program.

Local Veterans Employment Representatives (LVER): A person who conducts outreach to local employers to develop employment opportunities for veterans and facilitate employment, training, and placement services. These individuals are located in One-Stop Career Centers around the country.

Mainstream programs: Publicly funded programs that provide services, housing, and income supports to people who are poor whether they are homeless or not. Mainstream programs include housing, food, health care, transportation, and job training designed to help low-income individuals achieve or retain economic independence and self-sufficiency.

Medicaid: A joint Federal-State program that provides health care for certain low-income and medically needy individuals, including people who are elderly, blind, or disabled, as well as children and pregnant women. Medicaid is administered by State Medicaid agencies, with funding and oversight by the Centers for Medicare and Medicaid Services (CMS). Within Federal guidelines, each State administers its own program and sets its own criteria for eligibility, scope of services, and payment amounts.

Medicaid Buy-In: Federally approved expansion of the Medicaid program that allows adults with disabilities to earn more than would otherwise be possible and still have Medicaid coverage. In return, participants "buy into" the Medicaid program, typically by paying premiums based on income. Income requirements and sliding-scale premiums are determined by participating States.

Medicaid While Working—Section 1619(b): A provision of the Social Security Act that permits SSI recipients to keep Medicaid coverage even if they no longer qualify for SSI cash payments because of increased earnings. They must meet all SSI non-disability requirements except for earnings and need Medicaid to continue to work. Medicaid continues until earnings exceed a threshold amount, which the SSA sets for each State.

Medicare: Health insurance administered by CMS for people age 65 or older, under age 65 with certain disabilities, or any age with end-state renal (kidney) disease. Medicare covers physician visits and hospital services and, as of January 1, 2006, prescription drugs.

Medicare for Individuals with Disabilities Who Work: An SSA employment support that allows some people with disabilities who have returned to work to buy continued Medicare

coverage when their premium-free Medicare ends due to work activity. States are required to help pay the hospital insurance premiums for some working individuals with disabilities. This is also referred to as the "Medicare Buy-In."

Motivational Interviewing: A directive, client-centered counseling style for eliciting behavior change and enhancing intrinsic motivation to change by exploring and resolving ambivalence. Compared with nondirective counseling, it is more focused and goal-directed. The examination and resolution of ambivalence is its central purpose, and the counselor is intentionally directive in pursuing this goal.

New Freedom Transit Program: A formula-based grants program administered by FTA that is designed to provide public transportation services and alternatives above and beyond the baseline requirements of the Americans with Disabilities Act (ADA), especially to help people with disabilities access jobs and employment-related services.

One-Stop Career Centers: Facilities that are designed to provide a full range of assistance to jobseekers under one roof. Established under the Workforce Investment Act of 1998, the centers offer training, referrals, career counseling, job listings, and similar employment-related services. Designated agencies that traditionally have provided services to different groups—such as welfare recipients, youth, and people with disabilities—are required to integrate access to their services through the One-Stop Career Centers.

Paratransit: An alternative mode of flexible passenger transportation that does not follow fixed routes or schedules. Vans or minibuses may be used to provide paratransit services. The ADA requires public entities that operate non-commuter, fixed-route transportation services to provide complementary paratransit service for individuals unable to use the fixed-route system because of a disabling condition.

Plan to Achieve Self-Support (PASS): An SSA employment support that allows individuals to set aside income and/or resources for a specified time for a work goal. An individual can set aside money to pay expenses for education, vocational training, or starting a business as long as the expenses are related to achieving the work goal. SSA does not count the income set aside under a PASS when it determines the SSI payment amount, nor does it count the resources set aside under a PASS when it determines initial and continuing eligibility for SSI.

Property Essential to Self-Support: An SSA employment support that discounts some or all of certain property necessary for self-support when it applies the SSI resources test. Examples include business inventory or tools or equipment needed to perform a job.

Reinstating Benefits without a New Application: An SSA employment support that allows individuals who have become ineligible for SSI due to work to restart their SSI cash payment again at any time without a new application.

Social Security Disability Insurance (SSDI): A monthly benefit paid to individuals who are unable to work because of a disability (as determined by SSA) and who have made contributions through payroll deductions.

Special Benefits for Individuals Eligible under Section 1619(a) or (b) Who Enter a Medical Treatment Facility: An SSA employment support that allows individuals eligible under 1619(a)

or (b) of the Social Security Act to receive an SSI cash benefit for up to 2 months while in a Medicaid facility or a public medical or psychiatric facility.

Special SSI Payments for Individuals Who Work—Section 1619(a): A provision of the Social Security Act that enables SSI recipients to continue to receive SSI cash payments even when earnings exceed the SGA level. Individuals must continue to have the original disabling impairment and meet all income and resource tests. SSI cash payments decrease as earnings increase, until earnings completely replace cash benefits. There is no effect on Medicaid coverage.

SSI/SSDI Outreach, Access, and Recovery (SOAR): A technical assistance initiative that trains case managers who work with homeless people to help their clients file successful applications for SSI and SSDI.

Student Earned Income Exclusion: An SSA employment support for youth under age 22 who are regularly attending school that excludes up to $1,510 of earned income per month when determining an SSI payment amount. The maximum yearly exclusion is $6,100. These amounts are for 2007 and are adjusted each year based on the cost of living.

Subsidy and Special Conditions: Supports an individual receives on the job that could result in more pay than the actual value of the services he or she performs. SSA deducts the value of subsidies and special conditions from earnings when it determines whether the individual is engaged in substantial gainful activity.

Supplemental Security Income (SSI): A "needs-based" program that pays a cash benefit to people who are aged (65 or older), blind, or disabled (as determined by SSA) and who have little or no income or work history.

Substantial Gainful Activity (SGA): A term SSA uses to evaluate the work activity of people claiming or receiving disability benefits under SSDI, and/or claiming benefits because of a disability (other than blindness) under SSI. Under both programs, earning guidelines are used to evaluate work activity to decide whether the work activity is SGA and whether a beneficiary would be considered disabled under the law.

Temporary Assistance to Needy Families (TANF): Cash assistance and work opportunities provided to needy families with children for a total of 5 years maximum, or less at State discretion. Most TANF programs provide cash assistance to help pay for basic needs, employment training and job placement, family education, and childcare. TANF is administered by State agencies, with oversight and funding by the U.S. Department of Health and Human Services' Administration for Children and Families.

Ticket to Work and Self-Sufficiency Program: Provides individuals with disabilities who receive SSI or SSDI with expanded options for access to employment services, vocational rehabilitation services, or other support services. Authorized by the Ticket to Work and Work Incentives Improvement Act of 1999, the Ticket to Work Program gives beneficiaries a "ticket" they can use to obtain employment or vocational rehabilitation services from a State vocational rehabilitation agency or other approved provider.

Trial Work Period: An incentive for SSDI beneficiaries who work that lets them test their ability to work or run a business for at least 9 months and receive full SSDI benefits no matter how high their earnings are as long as they continue to have a disabling impairment.

Unincurred Business Expenses: Self-employment business support given to an individual by someone else without cost. If the person is self-employed, SSA deducts unincurred business expenses from earnings when it determines whether the individual is engaged in SGA.

Unsuccessful Work Attempt: An effort to do substantial work (in employment or self-employment) that an individual stopped or reduced to below SGA level after a short time (6 months or less). This change must have resulted because of the person's impairment or the removal of special conditions related to the impairment that were essential to the further performance of the work. SSA does not count earnings during an unsuccessful work attempt when it determines whether the individual is engaged in substantial gainful activity.

Veterans Affairs benefits: A broad range of programs and services provided by the U.S. Department of Veterans Affairs for veterans with an honorable discharge. They include compensation for disabled veterans, pension, and health care, including hospital, outpatient, and nursing home care; mental health and substance abuse treatment; and prescription drugs.

Vocational Rehabilitation (VR) services: Those services identified in the Rehabilitation Act of 1973, as amended, which are provided in an individualized plan for employment necessary to help an individual with a disability prepare for, secure, retain, or regain employment. State VR agencies provide employment-related services for individuals with disabilities, giving priority to individuals who are significantly disabled.

Volunteer Income Tax Assistance (VITA): A program of the Internal Revenue Service that offers free tax help to low- to moderate-income people who cannot prepare their own tax returns. Certified VITA volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country.

Work Incentives Planning and Assistance (WIPA) Program: A cooperative agreement program for community-based organizations authorized by the Ticket to Work and Work Incentive Improvement Act of 1999 to disseminate accurate information to SSA beneficiaries with disabilities about work incentives to help them make informed choices about work.

Work Incentives: Rules associated with public benefit programs that encourage recipients to work, or in some cases, to engage in training that directly leads to employment, while preserving cash assistance and medical benefits. Public benefit programs use a variety of mechanisms to make work more attractive to recipients, including disregard of certain earned income, partial reduction of benefits, offset of certain expenses, and expedited reinstatement of benefits if employment is lost. Work incentives are also called employment supports.

Work Opportunity Tax Credit (WOTC): A Federal tax credit authorized by the Small Business Job Protection Act of 1996 that encourages employers to hire workers from among eight targeted groups of jobseekers. The WOTC reduces employers' Federal income tax liability by as much as $2,400 per qualified new worker.

Workforce Investment Act (WIA) of 1998: Legislation (P.L. 105-220) that creates coordinated, effective, and customer-focused workforce development and employment services.

WIA replaced the Job Training Partnership Act and provides the framework for a public workforce system designed to (1) help employers find workers, (2) help jobseekers find employment, and (3) train individuals for jobs in demand.

Workforce Investment Board (WIB): An appointed body, certified by the Governor to set policy, guide implementation, and provide oversight to the local workforce development system, as authorized by WIA. The Board attempts to anticipate economic and business trends, develop community linkages and partnerships, and provide a focus on system outcomes. The State WIB creates a 5-year strategic plan to guide workforce development policy for the State. Local Boards provide policy guidance, designate operators for their area's One-Stop Career Centers, and oversee the job training activities within their local areas.

RESOURCES

The following resources, cited throughout this guidebook, are listed here for your convenience. They are categorized as follows:

- **General resources** include publications and Web sites that provide a good overview of mainstream resources in general, and employment and income support programs, in particular.

- **Publications** include articles, curricula, and other guidebooks that contain important information about employment and income supports.

- **Web sites** listed are divided into those that have information on homelessness, employment resources, and income supports and work incentives.

- **"To find"** is a category of resources designed to help you locate a person, program, or tool to help you help your clients find jobs and benefits.

- **Programs** include resources that contain further information on many of the organizations and services highlighted throughout the text.

GENERAL RESOURCES

Use the following general resources to learn more about the characteristics and service needs of homeless people and people with disabilities and mainstream resources that help promote self-sufficiency.

- *Blueprint for Change: Ending Chronic Homelessness for Persons with Serious Mental Illnesses and/or Co-occurring Substance Use Disorders*
  http://mentalhealth.samhsa.gov/publications/allpubs/sma04-3870/default.asp

- *FirstStep on the Path to Benefits for People Who Are Homeless*
  www.cms.hhs.gov/apps/firststep/index.html

- GovBenefits.gov, the official benefits Web site of the U.S. government
  www.govbenefits.gov

- *Holes in the Safety Net: Mainstream Systems and Homelessn*ess
  www.schwabfoundation.org/index.php/articles/64

- *Homelessness: Barriers to Using Mainstream Programs*
  www.gao.gov/new.items/rc00184.pdf

- *Homelessness: Programs and the People They Serve*
  www.huduser.org/publications/homeless/homelessness/contents.html

- The New Freedom Initiative's Online Resource for Americans with Disabilities
  www.DisabilityInfo.gov

- Priced Out in 2006: The Housing Crisis for People with Disabilities
  www.tacinc.org/Pubs/PricedOut.htm

- *The Red Book: A Summary Guide to Employment Support for Individuals with Disabilities under the Social Security Disability Insurance and Supplemental Security Income Programs*
  www.ssa.gov/disabilityresearch/redbook.htm

PUBLICATIONS

The following publications include those specific to employment and income supports.

Publications About Employment

- Cook, J.A. (2006). Employment barriers for persons with psychiatric disabilities: Update of a report for the President's Commission. *Psychiatric Services, 57*(10), 1391-1405.
  http://psychservices.psychiatryonline.org/cgi/content/abstract/57/10/1391

- *Failing to Deliver: One-Stop Employment Centers*
  www.chicagohomeless.org/factsfigures/FinalOneStopReport.pdf

- *Final Report of the Job Training for the Homeless Demonstration Program*
  http://wdr.doleta.gov/opr/fulltext/98-homeless.pdf

- *Next Step: Jobs—Promoting Employment for Homeless People*
  http://documents.csh.org/documents/pubs/NEXTSTEPJOBSFINALREPORT.pdf

- *Serving the Homeless through the One-Stop System: A Case Study*
  www.nchv.org/docs/FINALHomeless%20Paper.pdf

- *Serving Youth with Disabilities under the Workforce Investment Act of 1998: The Basics*
  www.ncwd-youth.info; search for "Serving Youth with Disabilities"

- *Supported Employment Evidence-Based Practice Implementation Resource Kit*
  http://mentalhealth.samhsa.gov/cmhs/communitysupport/toolkits/employment

- *Work as a Priority: A Resource for Employing People Who Have Serious Mental Illnesses and Who Are Homeless*
  http://download.ncadi.samhsa.gov/ken/pdf/SMA03-3834/workpriority.PDF

Publications About Income Supports and Work Incentives

- A series of publications about the Medicaid Buy-In program
  www.mathematica-mpr.com/disability/medicaidbuy-in.asp

- *Child Care: Recent State Policy Changes Affecting the Availability of Assistance for Low-Income Families*
  www.gao.gov/new.items/d03588.pdf

- *Child Care: States Increased Spending on Low-Income Families*
www.gao.gov/new.items/d01293.pdf

- *Documenting Disability: Simple Strategies for Medical Providers*
www.nhchc.org/DocumentingDisability.pdf

- *Evaluation of the Ticket to Work Program: Assessment of Post-Rollout Implementation and Early Impacts, Volume 1* (May 2007)
www.mathematica-mpr.com/publications/PDFs/TTWpostrolloutvol1.pdf

- *Expediting Access to SSA Disability Benefits: Promising Practices for People Who Are Homeless*
www.prainc.com/SOAR/about/PromisingPractices.pdf

- *Food Stamp Employment and Training Program: Better Data Needed to Understand Who Is Served and What the Program Achieves*
www.gao.gov/new.items/d03388.pdf

- Head Start Demonstration Projects: *Serving Homeless Families: Descriptions, Effective Practices, and Lessons Learned*
www.headstartinfo.org/pdf/homereport.pdf

- *Linking People to the Workplace* and the companion report, *Linking People to the Workplace: Transportation Strategies & Practices*
A Report on One Stop Centers and Employment Transportation
www.ctaa.org

- *Making Care Less Taxing: Improving State Child and Dependent Care Tax Provisions* and the companion report card
www.nwlc.org/pdf/MakingCareLessTaxing2006.pdf
www.nwlc.org/pdf/MakingTheGradeForCare2006.pdf

- *A Primer on How to Use Medicaid to Assist Persons Who Are Homeless*
Improving Medicaid Access for People Experiencing Chronic Homelessness
www.cms.hhs.gov/HomelessnessInitiative

- *Transportation-Disadvantaged Populations: Some Coordination Efforts among Programs Providing Transportation Services, but Obstacles Persist*
www.gao.gov/new.items/d03697.pdf

WEB SITES

You will find a wealth of information at the following Web sites about homelessness, mainstream employment, and income support resources.

Web Sites About Homelessness

- National Coalition for the Homeless
www.nationalhomeless.org

See, in particular, a set of fact sheets on homeless populations under "Publications."

- The U.S. Department of Housing and Urban Development's Homelessness Resource Exchange
www.hudhre.info
This is a one-stop shop for information and resources for providers who are assisting people who are homeless or at risk of becoming homeless.

- The U.S. Department of Veterans Affairs (VA) Homeless Veterans home page
http://www1.va.gov/homeless
You can find information here about homeless veterans and VA programs available to them.

Web Sites About Employment

- The Chronic Homelessness Employment Technical Assistance (CHETA) Center
www.csh.org/CHETA
You can learn how the five sites in this Federal demonstration program are working to end homelessness through employment and housing.

- The Department of Labor (DOL)-sponsored One-Stop Career Center Web site
www.careeronestop.org
This site includes a set of tools, such as sample resumes for jobseekers and salary and benefit information for employers. It also features a searchable database of One-Stop Career Centers around the country and a set of resources for serving people with disabilities.

- The DOL Workforce Investment Act (WIA) Web site
www.doleta.gov/usworkforce/wia
This site includes general information on WIA, including the enabling legislation and a link to required State workforce development plans.

- The Job Accommodation Network Web site's listing of vocational rehabilitation offices
www.jan.wvu.edu/SBSES/VOCREHAB.HTM

- The Job Corps Web site
http://jobcorps.doleta.gov
You can find comprehensive information on the Job Corps program and a list of local sites.

- The U.S. Department of Education Web site for information on vocational rehabilitation State grants
www.ed.gov/programs/rsabvrs/index.html

Web Sites About Income Supports and Related Resources

- Information about Federal income supports and health benefits:

  - Food stamps
www.fns.usda.gov/fsp

- ♦ Medicaid
  www.cms.hhs.gov/home/medicaid.asp

- ♦ The Medicaid Buy-In
  www.cms.hhs.gov/TWWIA/07_BuyIn.asp

- ♦ Medicare
  www.cms.hhs.gov/home/medicare.asp

- ♦ Supplemental Security Income (SSI)/Social Security Disability Insurance (SSDI)
  www.ssa.gov/d&s1.htm

- ♦ Temporary Assistance to Needy Families (TANF)
  www.acf.hhs.gov/programs/ofa

- ♦ Veterans benefits
  www.va.gov

- Information about SSI/SSDI outreach:

  - ♦ Homeless Outreach Project and Evaluation (HOPE) grants
    www.ssa.gov/homelessness/outreach.htm

  - ♦ The SSI/SSDI Outreach, Access, and Recovery (SOAR) technical assistance initiative for people who are homeless
    www.prainc.com/SOAR

- Information about tax credits:

  - ♦ The Center on Budget and Policy Priorities' "Make Tax Time Pay" resources
    www.cbpp.org

  - ♦ The Internal Revenue Service (IRS)
    www.irs.gov

  - ♦ The National Women's Law Center's Tax Credits Outreach Campaign
    www.nwlc.org/LowerYourTaxes

  - ♦ The State Earned Income Tax Credit (EITC) Online Resource Center
    www.stateeitc.com

  - ♦ The U.S. Department of Labor's Employment and Training Administration Work Opportunity Tax Credit (WOTC) site
    www.doleta.gov/business/Incentives/oppta

- Information about the Earned Income Disallowance (EID):

  - ♦ The Earned Income Disallowance Training Course
    www.hudhre.info

♦ HUD's Admission and Occupancy FAQ
www.hud.gov/offices/pih/phr/about/ao_faq_eid.cfm

- Information about an Individual Development Account (IDA):

    ♦ The Corporation for Enterprise Development
    www.cfed.org

- Information about transportation resources:

    ♦ The Federal Transit Administration (FTA)
    www.fta.dot.gov

    ♦ The New Freedom Initiative Web site
    www.disabilityinfo.gov

    ♦ United We Ride
    www.unitedweride.gov

- Information about childcare:

    ♦ The Administration for Children and Families' Child Care Bureau
    www.acf.hhs.gov/programs/ccb

    ♦ The Administration for Children and Families' Office of Head Start
    www.acf.hhs.gov/programs/hsb.

"TO FIND"

Use the resources below to find people, programs, and tools to help you help your clients.

- A Disabled Veteran Outreach Program (DVOP) specialist or Local Veterans Employment Representative (LVER) (contact your State employment office)
www.job-hunt.org/state_unemployment_offices.shtml

- A Disability Program Navigator (DPN)
www.doleta.gov/disability
Click on "Disability Program Navigator Initiative" under "Grant Programs."

- Your State or local Workforce Investment Board
www.nawb.org/asp/wibdir.asp

- A list of eligible training providers that accept an Individual Training Account (ITA)
www.careeronestop.org/WiaProviderSearch.asp

- Information about how to become an Employment Network
www.yourtickettowork.com/program_info

- A directory of current Employment Networks
  www.yourtickettowork.com/endir

- More information about workforce funding
  www.dol.gov/dol/aboutdol/main.htm#budget

- An expert trained to review a Plan to Achieve Self-Support (PASS)
  www.ssa.gov/disabilityresearch/wi/passcadre.htm

- Current Federal Poverty Level guidelines
  http://aspe.hhs.gov/poverty

- The Social Security Administration's Benefits Eligibility Screening Tool (BEST)
  https://secure.ssa.gov/apps7/best/benefits/index.cfm

- A Work Incentives Planning and Assistance (WIPA) project
  www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html

- A local Social Security Administration office
  www.ssa.gov/reach.htm

- A Disability Determination Services (DDS) office
  Visit the Web site for your State government (e.g., www.ny.gov) and search on
  "Disability Determination Services." Be aware that some States may use a slightly
  different name for this agency.

- An Independent Living Center or Statewide Independent Living Council
  www.ncil.org

- Information about motivational interviewing, a technique that can help an individual
  develop the intrinsic motivation to change
  www.motivationalinterview.org
  www.nhchc.org; search on "motivational interviewing"

PROGRAMS

The following links contain more information on many of the programs featured in the text.

- The Career Coach mobile One-Stop Career Center in Bridgeport, CT
  www.ctworkssw.org/MainSite/Services.asp

- IMPACT Employment Services, Boston
  www.friendsoftheshattuckshelter.org/homepage.htm
  Search "Employment Services" under "Our Programs"

- Park Center, Nashville, TN
  www.parkcenternashville.org

- Tompkins Workforce New York

www.tompkinsworkforceny.org

- The West Portland (OR) One-Stop Career Center
www.centralcityconcern.org/workforce.htm