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>> Chris: Good afternoon. This is Chris Neiweem of VetsFirst, Director of Veterans policies. I wanted to welcome everyone to the webinar and I wanted to go ahead and just start right in and introduce Heather Ansley, vice president of VetsFirst, and provide that brief bio for you. Heather is, as I said, the vice president of VetsFirst, which is a program of the United Spinal Association. Heather began her tenure with the organization in December of 2009. Her responsibility were managing the Public Policy Advocacy Veterans Benefit Services and Veterans Outreach. She also works to promote collaboration between disability organizations and Veterans service organizations by serving as co-chair of the consortium for the Citizens With Disabilities, Veterans and Military Taskforce. She holds a master of social work from the University of Missouri-Columbia and juris doctorate from the Washburn University School of Law in Kansas. We're excited you're joining us and we will start the webinar and I will hand it over to our presenter, Heather Ansley.

>> Heather: I would like to take a moment to say that we will be taking questions at the end of the presentation and you can see on your screen a box that is on your screen, that you can type in to ask questions, and we will show that again at the end just to remind everyone.

So as we begin the webinar today, I wanted to provide just a brief overview of VetsFirst and our program. So VetsFirst is a program of United Spinal Association. We do represent over 65 years of service to disabled Veterans, their families, beneficiaries, and we provide representation for Veterans, their family members in their pursuit of VA benefits and healthcare. We also work to ensure that Veterans that are living with disabilities have the opportunity to live and work in their communities in a way that helps them to achieve greater independence and we do that by doing advocacy work here in Washington, D.C. where I'm based, working on Capitol Hill, working with the VA and other federal agencies so that we have an opportunity to impact the policy that then impacts people at the local level.

So as we begin and look at the issue of accessible housing, I thought

it would be good to take a look at the Veterans that are living with disabilities. VA estimates that there are 22.3 million Veterans overall throughout the nation and 5.5 million are living with a disability. Of that population, there's about 3.6 million that are currently receiving what's called VA disability compensation, and for those who may not know what that disability compensation is, that's something that's available through the VA for Veterans who have an injury or an illness that was caused or aggravated by their military service and as a result of that, they do receive, in most cases, monetary benefit from VA and then have access to healthcare benefits as well.

And then another 300,000 Veterans receive VA pensions. And a pension is generally available to wartime Veterans who are low income and either over the age of 65 or are permanently and totally disabled. And again, that provides access to a monthly monetary benefit and also access to VA healthcare.

The housing needs for disabled Veterans are many and in some ways similar to those of other people living with disabilities. Therefore, access to affordable, accessible housing is a continuing issue. We also have the need to make sure that we can not only focus on people who may own their own home, but who now, it's inaccessible, but also those who are looking for rental housing and having the opportunity to, you know, to get something that's accessible to them through that opportunity.

We also know that the following -- following incurring an injury that the ability to return home is a significant part of being able to reintegrate into your community, and to do that, accessible housing and accessible transportation options are really needed. And also for Veterans who have newly acquired injuries, particularly a sudden injury, you know, that may, for some, mean living for a time with a family member or other individual while they're either working on having their own homemade accessible or trying to figure out next steps.

So the VA has a few programs that are specifically addressed to housing that I wanted to just give a quick overview of. I'm going to go over each of those now. Specially adapted housing programs, temporary residence adaptation. Those are housing modification programs that are available through what's called the Veterans benefits administration. And then the fourth program is the housing improvements and structural alterations, which is through the Veterans health administration and what you may be familiar with, the side of VA that provides healthcare, VA medical centers and that sort of thing.

The first program, the special adapted housing, is a VA program that provides assistance specifically for Veterans or service members in modifying or building an accessible home. The individual has to be permanently and totally disabled as a result of their military service, and we call that service-connected disability. And beyond that, the veteran or service member must have what's called a qualifying disability. And as you can see here on this slide, in the law, Congress has set out what some of those types of disabilities are that might qualify somebody who has -- is totally permanently disabled, what some of those physical disabilities and qualifications might be. You know, specifically loss of or inability to use both legs. So for instance, someone who is a wheelchair user and may have a spinal cord injury, someone with severe burns. Those are categories that have been added particularly in recent years as Veterans and service members have incurred those typed of injuries due to the changing nature of warfare.

There's another category that's not listed on the slide, and that's one for Veterans who serve after September 11th, 2001. They wanted to make an opportunity for an additional group of Veterans to be able to use this program to get housing adaptation, and that was for Veterans or service members who may have the loss of the use of one leg, and that authority, the ability for VA to do that only continues on for about another year and it's fairly limited.

So the specially adapted housing program is a good opportunity for those that are eligible for it. It currently provides up to \$67,555 of benefit and this grant is indexed for the cost of construction beginning in October of each year so that dollar amount did just go up at the beginning of last month. And that's a good thing that it continues to be indexed, because with some VA benefits, that is not the case and it can be awhile before we can bring the benefit up to at least meeting the current kind of normal cost of living increases.

The grant can be accessed up to three different times, up to the maximum amount, so if you have somebody who, you know, maybe uses 40,000 the first time, they can come back and use, you know, 10,000 another time and, you know, 10,000 another time and be able to do that as maybe their needs change or their housing opportunities change. And there's no time limit in either applying for this grant or using the grant. And it has a wide variety of things that people can do with the benefit. You can build a house on land that you have acquired for that purpose, build a house on land that maybe you already have, remodel a house that -- your own house you already have, or if you already have unadapted

house, you can use that against the principle for what you owe. So there is a few different opportunities that you have.

The other program, the special housing adaptation program, has a similar name. As you'll see, it's fairly similar in that it helps both Veterans and service members who need assistance in modifying or building an accessible home. Again, you must be permanently and totally disabled and have a disability that's directly related to your military service. And again, we have a set of qualifying disabilities, and this is a different list, as you'll see, related to blindness and burns and respiratory injury. Again, some of those newer pieces that are the result of the types of injuries that are post 9/11 Veterans have I know curd in Iraq and Afghanistan. So a bit of a change, which is good, that the program has adapted itself to be able to try to meet those needs.

This particular program is a smaller benefit, so the maximum is \$13,511. But again, it is indexed for the cost of construction beginning in October. It can also be accessed, you know, up to three times of the maximum amount. And this one would allow you to, if you have a veteran or have a family member who has purchased a home or if you have a home they've already owned or you're going to purchase a home that has been adapted, you have the opportunity to use those funds to do that. And both of the two programs I've just discussed, someone can be eligible for both of them, but you would use, if you're eligible for the bigger grant fund, that's the one that you would use. So you may be eligible for both, but you would only access one or the other. In most cases, you would take the one that had more opportunities by having a bigger program.

The application form is the same. It's called VA form 26-4555. You can -- the form can be downloaded. Mail it to the local regional loan center. You can also call the VA and have the form sent to you. It's also available online through E benefits for those of you that are familiar with that. It's a way that you can apply and monitor some benefits online. We also recommend that, you know, Veterans and service members contact the local Veterans service organization for assistance in applying for this benefit. VA recognized Veterans groups or organizations that can provide you with free assistance in pursuing these types of VA benefits, and we are a recognized group. We have an office in the Philadelphia VA regional office, so for Veterans who are served by that area, this is something that we could assist you with. If we're not located in your area, all regional offices have Veterans organizations, many of which you've probably heard of: The American legion, Veterans of foreign wars, paralyzed Veterans of America, who could assist in applying for that benefit.

A newer program that also was born out of the changing needs of Veterans who have acquired disabilities in recent years is something called the temporary residence adaptation program. And it's available to those Veterans and service members who are living temporarily in the home of a family member, perhaps a parent is always a good example of what this program was intended to serve so that you could maybe do a temporary -- do a modification to a parents' home because you're going to be temporarily residing there. And to receive this grant, the individual must be eligible for either of the programs we just mentioned: SAH or SHA.

And they've made some significant changes in that program in the last few years to try to make it more accessible to people. They have increased the amount of grant funding that's available. They also, prior to August 6 of this year, this grant was deducted from the amount of money that was available to you under the SAH or SHA grant programs. So you would, basically, be using some of your, you know, \$67,000 to temporarily adapt a home and then you would have less for when you were moving onto your own home.

And so after August the sixth of this year, they changed that so that you can use the grant, the temporary grant, and it does not count against the other money that's available in the hopes that people would want to take the opportunity to do the temporary adaptation, knowing that it wouldn't hinder their ability in the future to be able to do any type of adaptation that they might need to have done.

And for those Veterans or service members who are interested in applying for this temporary residence grant, all they need to do was file for either of the special adaptive housing programs and then once proved would tell the agent that they are assigned that they wish to use the temporary program.

So the fourth program, which is the one that I mentioned as part of the more medical side of the Veterans health administration, has a broader eligibility, but has a more limited amount of funds attached to it. So this is a program that's available to both Veterans who have a disability that's related to their military service, but also those who have disabilities that are not service-connected. So for Veterans who have access to VA healthcare, but who have disabilities that they maybe were in a car accident after their military service. They now have a spinal cord injury. They can still access VA healthcare, so there's a small amount of money available through this program that can assist.

And you know, Veterans can use these funds to do alterations to their home such as making it easier to get he in ask out of the homes,

improving the bathrooms, kitchens, can also help with moving electrical outlets and switches to improve access.

The amount of money that's available through this program is quite a bit smaller, so Veterans who have a service-connected disability that requires them to have, you know, some type of adaptation done to their home can receive up to \$6800. For those who have a service-connected disability of at least 50% and maybe have another disability that's not service-connected, they can also receive that amount. And for those Veterans that I mentioned who are enrolled in the VA healthcare system, but their disability is not related to their service, they are eligible for an even smaller grant of \$2000 to assist with some of the types of activities we just mentioned.

And in applying for what's called the HISA program, a veteran simply needs to complete the VA form that's on the screen, and if you have a home that is a rental home, this program can still be used. The veteran would need the permission of the landlord to be able to do that, but that is different from the other programs we describe, which really relate to somebody who either owns their own home or the family member owns the home. And because this is through the Veterans health administration, a veteran must have a prescription for a home modification that that is as a result of their disability. They need this type of alteration.

So you can see that while VA does have quite a number of programs that are available to assist Veterans who may have a disability and need to be able to have their home accessible, it doesn't cover all circumstances for Veterans who may have needs. And other organizations, we, of course, fully support the housing adaptation benefits and programs that are available through VA and many of our members have benefited from those programs and we hope that we can continue to increase eligibility and funding for those programs, but we also see that we may have an opportunity to leverage other resources to try to serve Veterans who are not eligible for these VA programs, but for whom housing adaptation is a necessity. As we said, Veterans that are determined to be disabled by the VA still need to meet fairly stringent requirements to receive significant assistance with adapting their home and for Veterans who have disabilities that are not related to their military service, the need for assistance in modifying your home is likely still great, but there's not as much assistance available to that person through the VA.

So this is kind of a segway here of we're saying, you know, the

programs we have through VA, and we wanted to take a look at how we could address some of these unmet housing needs. And looking at how we could leverage nonprofit resources to try to do that. So I want to go just briefly through some statistics to kind of show the universe of people that we're really looking at here. And according to the 2010 American community survey, 4.3 million veteran homeowners have a disability. And of that number, about 2.7 million are elderly. There's also -- so we have a high population of folks who are elderly who may need some type of assistance and then we also have the high cost of getting your home adapted. And in general, about 80% of housing adaptations are paid for by the homeowner. And the failure to, of course, make your home accessible can, of course, lead to injury or for some people forced institutionalization in a nursing home or other facility, simply because the home is not as accessible as it could be for that individual.

So we decided to try to address the need to assist Veterans with housing modifications. VetsFirst walked with our partner, rebuilding together, which is a national nonprofit, that assists low income homeowners with repairs and modifications at no charge to develop and promote the housing assistance for Veterans act or the HAVEN act. And the housing assistance for Veterans act establishes a pilot program that would provide grants to nonprofit organizations to rehabilitate and modify the homes of Veterans who are either have a disability and/or are low income. The HAVEN act leverages the resources of nonprofits by expanding their capacity to try to meet some of the home adaptation and home repair needs of this population of Veterans that are disabled and low income. And rather than directly providing the services through federal funding, which we all know is the federal budget and deficits these days, it's quite difficult to get new spending through. This proposal would help to meet the need by allowing national nonprofits to compete for a limited amount of money that would be available through the Department of Housing and Urban Development or HUD that has experience in working with housing nonprofits in other areas. And the funds would be available to national and statewide nonprofit organizations with preference being given to those organizations that have experience in providing housing rehabilitation modification, specifically for disabled Veterans, and also those who serve Veterans who may live in rural areas, which is something that many are concerned about with the lack of access to services in rural areas.

And the program would provide 4 million a year over a five-year period to allow us to test the effectiveness of using federal money with

nonprofit resources to try to meet the needs of more of our Veterans. And some of the advantages of being able to leverage a nonprofit's resources are, in one, that they can rely a lot on volunteers, which may include skilled volunteers who are, you know, donating their time. And according to independent sector, which is an organization that looks at nonprofit issues, the estimated value of volunteer time for 2012 was \$22.14 an hour that every volunteer hour was worth. But even with all of the great work of nonprofits, we know that just on their own fundraising and volunteer ability, they still can not meet all of the need that's available. And with over 50,000 wounded warriors and millions ever disabled and low income Veterans in need, you know, we need to figure out how we can all work together to better address the needs, particularly for this group of Veterans.

So the HAVEN act, as I said, would serve Veterans who are low income or disabled, and who either own their own home or are living in the owner-occupied home of a family member. And the definition of disability that we use considers the physical and mental limitations that Veterans may face, regardless of whether the limitations are connected to a Veterans military service. And we have supported the broader definition to ensure that Veterans may have catastrophic disabilities and receive VA healthcare, but who do not receive benefits as it's being related to their military service, could still be helped through this program. And low income Veterans are those whose income does not exceed 80% of the median income for a particular area.

And some of the types of work that can be done are similar to what are seen in other programs, and mainly include simple repair and modification. Wheelchair ramps, widening doorways and passageways, installing handrails and grab bars. A lot of the different types of adaptations that help to make someone's home more accessible and also to the repairs that need to be done, you know, related to roofs and flooring and things that really work to make sure that someone can remain in their home and reduced chance of injury due to the home being inaccessible or the repairs being delayed.

And the benefit that's provided to Veterans is that the nonprofits are required to match not less than 50% of their grant award, which really expands and makes the money and resources go much further than it would otherwise. And of course all repairs and adaptations must be either no cost or very low cost to the Veterans that would be benefiting.

One of the things that we wanted to make sure was present in this legislation was coordination between HUD and also the Department of

Veterans Affairs to ensure that the needs of Veterans are met and in setting up the program. And also, the requirements also include that organizations that are applying would need to detail how they plan to work, for instance, with a local VA Medical Center or with a local Veterans service organization to identify Veterans. And the American Legion has been a very strong supporter of this legislation, along with Veterans of Foreign Wars, Paralyzed Veterans of America, and also an organization solely representing our younger Veterans, Iraq and Afghanistan Veterans of America.

So as we've seen the last few months, it can be difficult to have Congress take action on anything these days, but we remain hopeful with the outlook of the HAVEN act. We got very close last year to this legislation becoming law. In the 112th session of Congress, which ended at the end of last year, at the end of December, at that point the HAVEN act had passed both the houses of Congress, both the house and the Senate, but in order to become law, they have to pass in the same type of bill with the exact same language, and we weren't able to get that done, so this year the legislation has been reintroduced. Representative Al Green from Texas in the house and in the Senate we're very fortunate to have bipartisan introduction by Senator Jack Reed and Senator Mike Johanns.

We always need heroes who can help us with death the advocacy measures across, that access to housing and accessible housing is particularly important. And I would encourage you to visit our advocacy center that's on the VetsFirst.org website to keep up-to-date with this legislation. Also, if you have the opportunity, let your member of Congress and your senator know that you support this legislation. And we do have a way on our advocacy center for individuals to be able to send a letter directly to their member of Congress right through the website, which is a very quick and easy way to make that connection for folks.

I also would like to say that we have -- we are looking at some types of proposals that we could begin to support, particularly for Veterans who need accessible housing in the rental area. We know that that is a big area of need that has really been highlighted recently with some new studies and reports and just information we have received from Veterans who need that resource. So we want to continue to look at other ways that we can also help to address those housing needs.

The next slide is just a few weblinks that provide a direct link to our advocacy center, a direct link to the Department of Veterans Affairs, adapted housing website, and also a link to rebuilding together's website which I mentioned earlier. And as I said, rebuilding together is a national

nonprofit that has partnered with us in promoting the HAVEN act, and their efforts every year provide about 10,000 critical home repairs and also they're able to use about 100,000 volunteers to do that. And they have recently taken on a focus on Veterans in addition to their broader work, and we wanted to highlight this not only for our partnership, but also rebuilding together has 187 affiliates so for those who may need some type of assistance, it's possible that one of their affiliates might be able to help. And so they're rebuilding together a website focused on Veterans, rebuilding.org/Veterans. So that's another resource for people, in addition to what's provided but the VA.

Our webinar will be archived on the VetsFirst website. We're in the process of adding an archive of our webinars, but check back. It will be up there. And I would also like to take this opportunity just to invite you to participate in the next webinar that we have scheduled, which is going to be on November the 19th from 3:00 until 4:00 P.M. eastern time. And again, the registration information is available on our website. And that webinar will go through the VA's pension program. And as I said earlier, that program assists Veterans with wartime service who are low income and age 65 or older, or if they're under 65, permanently and totally disabled, with monetary benefits. So that is something that we would encourage you to check out.

Chris, I'm going to turn it back over to you now.

>> Chris: Great. Well thanks, Heather, for that presentation. And as we indicated earlier, we would absolutely entertain questions, so I know there's one question about audio, but everything sounded pretty good here, so hopefully everyone was able to listen in. So if there's any questions, the question box is available. If you can type it in there, it will come over on our end, and just want to take a moment to kind of peruse to see if there's any questions from the presentation. And we'll give that a little bit of time.

Okay. We've got some questions here, Heather. So there's a question from Heidi about processing time for grants. So the question is what is the estimate time frame for an apply can't to receive the grant or go through the process? So Heather, I don't know if there's an average time that the Veterans have experienced or if we can kind of speak to the time from an application and it being, you know, granted by VA?

>> Heather: Certainly, Chris. And of course, with these approval rates, things vary greatly around the country based on back logs and when things can be done. I don't have an average processing time delay, but Heidi, I believe, through the question we have the ability to get back to

you and we can look at where you're at specifically and try to get you some additional information after the webinar. Do we have any other questions?

Well, I think we appreciate the opportunity to give this webinar today and we will have all of the questions that were provided to us on the webinar and we've had some technical difficulties with being able to respond to those online, but we do have the questions and we'll be able to respond to folks individually after the webinar. We appreciate you dialing in with us today. We hope to be a resource for you, and thank you again for this opportunity to talk with you about this situation. Thank you. That completes the webinar.

(end of event.)

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