



Social Security Disability Recovery Stories of People Experiencing or At Risk for Homelessness

The following stories were submitted with permission to the SOAR Technical Assistance Center in response to a call for examples of how Social Security disability benefits have changed the lives of people who were experiencing or at risk for homelessness. They are just a few of the more than 20,000 persons who have benefited from SOAR since 2005. For more information on SOAR, go to <http://soarworks.prainc.com>

In Our Own Voices

Most stories in this issue brief were written by SOAR case managers or their supervisors, but those in this section were written by individuals assisted by SOAR case managers to apply for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). In this section, italics are used to denote the actual words of SSI/SSDI recipients who benefited from SOAR.¹

May lived in the streets of Albuquerque for many years. She has long, unkempt hair and her face has many scars. She wears tattered clothing that fits very loose. One cold snowy day, she came to the clinic looking very ill and struggling to walk. May said she can no longer stand the pain in her feet and back. I looked down and saw that she was wearing flip flops and the toes of both feet were overlapping one another.

May explained that she had not seen a doctor in over 20 years for fear of getting bad news. She spoke about a daughter whose death, *“destroyed me mentally and I set out for the streets. I mostly stay in the mountains, I don’t like to be around people. People don’t like to be around me. I have been called a witch and kids seem to cry when they see me.”*

When I brought up SSI/SSDI, she did not want to apply for SSI/SSDI initially as she felt she had not earned it. I gathered all the information I needed and her application was approved in two months. She now has housing, medical care, mental health care and, in her words, a life. She wrote the following:

I want to thank you for giving me my life back. Even more beautiful is the fact that you made it possible for my grandchildren to have their grandma in their lives, to share moments and be acknowledged. The day Lisa reached out to me and showed me I existed is the happiest moment in my life. The help she has given me slowly lifted me back up. Without her and your program I don’t even want to think where I would be now. I gave up a long time ago. Years of being alone living in abandoned cars, cold nights, and endless tears no longer exist for me. Many thanks for a program that is truly needed. It can sure turn a person’s life around. Lisa is a godsend. I have been blessed to have had her appear before me. I feel alive, gone is the fear, hatred and anger I held for many years.

Thank you, Lisa, for seeing your job through, for bringing me back and most of all for the hugs, kisses, and I love you’s I receive from my grandchildren.

Submitted by Mary E. (Lisa) Chavez, Community Support Worker, OCO Forensics Services, Albuquerque, NM

Brian was homeless for several years when I met him. He used to live in his car, but was forced to sell it because he needed the money. He had run out of shelter time and, now without his car, had no place to go but the street. It was already late fall and winters in Michigan are very cold. It took multiple meetings to gather Brian’s information, but the outcome was worth it! He was approved for SSI and, shortly thereafter, for housing. He is in his own apartment and was excited to share his story.

“The day my SOAR case manager reached out to me and showed me I existed was the happiest moment in my life.”

May R., Albuquerque, NM

I never knew places like your agency existed. Once I found Liberties Drop in Center, it just seems that everything came together and all of you worked together for me. I could not

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¹See “Involving Peer Supports in the SOAR Process,” <http://soarworks.prainc.com/topics/issue-briefs>

have completed the Social Security process on my own. I could not have answered those questions sitting there by myself or made the appointments, and I did not know where to turn for help.

Working with SOAR and coming to Liberties, I never felt judged. I know that people are not talking about me. It is because of Liberties that all of this has worked out for me. I was a mess living on the street, and a mess coming off the street. Now I have my apartment, and Community Housing Network even got me a bed. I just painted my apartment a new color. I have everything that I need. I have a home.

Submitted by Dorothy Pilla, SOAR Specialist, Macomb County Community Mental Health, Clinton Township, MI

Sheila. I am writing this letter because T. Warrior helped me get my Social Security disability benefits through the SOAR program. She is efficient, thorough, and committed. She moved through the process so smooth and fast. I would strongly recommend SOAR to anyone in need of Social Security disability. If it wasn't for the SOAR program, I would more than likely still be without my benefits.

I started my SSI application in 2004. When T. Warrior talked to me in 2011, I got on board and within a matter of a few months, I was approved. T. worked with me through the whole process and was with me at every appointment. She kept me informed and anything I didn't understand, she explained it to me in very simple, understandable words. Again, thank you so very much.

Submitted by T. Warrior, Housing Case Manager, S.A.F.E. Place, Battle Creek, MI

Shana. My treatment team helped me find an apartment less than 30 days after I was released from prison because my SSI benefits had already been approved. That was my fourth incarceration, but this was the only time I was offered treatment. This was also the only time I got help with SSI before I got out. I guess it's not a coincidence that this is the longest I've been clean and sober in my adult life as well as the longest I've been out of prison since my first incarceration.

Murphy. There was no way I would have made it out here. People want to work, just sometimes they're not ready to work. They may not have the skills, the knowledge, or the self-confidence that they CAN work. Having SSI to fall back on helped me take care of my basic needs so I could get into this job training program. Now I'm working part time and may move to full time soon. I couldn't have done that without SSI.

Nicole. I have schizophrenia and sometimes I hear voices. In the past I would try to work and something would always happen and I would lose my job. Some of my supervisors tried to understand what was going on, but the bottom line is they got a business to run and they can't be worried about that stuff. My SSI allows me to pay my rent and utilities. Now I'm in school through Division of Rehabilitation Services and I should graduate next year. I'm in treatment for the voices and I have my own things to be proud of.

Ruby. I've got a place to stay. I have food and clothes. I don't have to worry about asking my family or putting myself in danger anymore. All I have to do is work with my payee and keep going to my appointments. I'm very happy I have SSI.

Jeff. I was severely injured on my last job and now I have peripheral nerve damage in my arms and hands. I can't work, but I can still take care of myself. If my disability hadn't been approved before I got out of prison, I'd be living on the streets. At least now I have the basic necessities. Who knows, I may get a small part time job again.

Five vignettes submitted by Bob Mann, RN, LSW, Administrator of Mental Health Operations, Oklahoma Department of Corrections, Oklahoma City, OK

Margaret. It is an honor and a privilege to tell my story. Because of the SMART program, I have more hope than I've ever had in my life. I say this because I have had low self-esteem, chronic depression, shame, guilt and severe depression most of my life. But after meeting with a SMART SSI/SSDI advocate, I felt a sense of direction and confidence. Before I had no appetite and didn't know who to trust or how to live. Through the process, I was encouraged and developed faith, hope and trust. In three short months I started receiving SSI benefits and was placed in transitional housing. I now live in a nice low income apartment with a bathroom, kitchen and patio. Before, I lived and slept on the riverbank at Discovery Park. I slept next to a huge oak tree. Even though I prayed myself to sleep every night, I was constantly greeted with skunks, possums and unwelcome people. Thanks to SMART I can cook, eat, bathe and concentrate on re-entering society and my recovery. SMART gave me lifelong coping skills for myself and for my involvement with family. The people at SMART are awesome!

Submitted by Jodi Nerell, LCSW, Integrated Behavioral Health Supervisor, CommuniCare Health Centers, West Sacramento, CA

On the Road to Recovery

The Substance Abuse and Mental Health Services Administration (SAMHSA) defines recovery as having four major dimensions: health, home, purpose, and community. The stories in this section illustrate how SSI/SSDI can be an important first step on the road to recovery, enabling people to achieve goals in each of these key areas.

Rachel. When I first met Rachel she spent most days walking up and down the main street near the shelter, picking up old cigarettes or eating food from garbage cans in the rain, hot sun or freezing snow. I was struck by her resilience. I introduced myself to her, bringing her food regularly as she waited to enter the shelter. After some time, I obtained signed medical releases from her and began to gather information about her physical and mental health—including past involvement with the child welfare system, past trauma, mental health services, and more recent activities including attending college. In applying for benefits using SOAR, I learned of her prior substantial work history which suggested that she would be eligible for SSDI. Upon approval, Rachel received \$800 a month and she works with a representative payee to manage this. Shortly after being approved for benefits, Rachel began mental health treatment, including a new medication that greatly improved her psychiatric symptoms and helped her engage with her case manager.

She was approved for housing and immediately felt at home in her new community. She started changing her clothes and wearing fashionable outfits, which she purchased using her own money. This sense of pride and empowerment had a multiplier effect on everything else. She began making friends and even used a cell phone to call her case manager. At her new apartment, she began

cooking her own meals and spent time decorating her room. The difference that a few months and a few hundred dollars had made in this young woman was remarkable. Upon seeing her recently, I was almost moved to tears by the incredible metamorphosis that she had undergone. Someone who was once reliant on the shelter system, isolated and alone in a world of frightening delusions, was now a bright young woman looking forward to her future in a community that never gave up on her.

Libby Protzman, SOAR Benefits Administrator, Columbus House, Inc., New Haven, CT

Mercedes was 60 years old and homeless with a 36-year history of mental health and medical hardships, incarceration, and substance abuse. She had made numerous unsuccessful attempts to apply for benefits. Through SOAR and the local SSA field office, she applied again and was approved which enabled her to secure housing, mental health services and other community supports.

Tobias was released from a psychiatric hospital when he was 35 years old only to return to his condemned house which had no electricity or running water. He had difficulty applying for benefits due to his severe mental illness. With the assistance of our program and the Trenton SSA field office, Tobias was awarded benefits. He now has housing, mental health care and the support to effectively meet his needs.

Andrea Raza, SOAR Case Worker, Greater Trenton Behavioral HealthCare, Trenton, NJ

Will waited almost three years for his SSA hearing and was on the brink of being evicted on the Eastern shore of Maryland. He was in his late 50s and had a host of physical and mental impairments. State medical assistance and temporary disability payments alone were not allowing him to pay his rent. I stepped in to advocate for him with SSA and his landlord. Fortunately, Will was approved for benefits earlier this month and he avoided eviction and homelessness due to his retroactive lump sum payment and his ongoing monthly benefit which is higher than what he was receiving from the state. As an attorney and advocate, I am truly honored and privileged to provide the level of representation to really make a difference in individuals' lives.

Andrew Sindler, Attorney and Advocate, Columbia, MD

Paula was homeless and had been living in shelters and on the streets for 10 years. She had severe mental illness and a history of being abused in relationships. At one point, her life was threatened and her mobile home was burned to the ground. Paula had filed for and been denied disability benefits many times leaving her without mental health treatment, medication and medical care. She had 21 documented instances of self-harm and suicide attempts or plans. She was very ill and being homeless only increased her symptoms.

When she first participated in SOAR, she was paranoid, guarded, depressed and had no life plans. Moving between shelters and the street, she was socially isolated, had poor self-esteem and persistent thoughts of suicide. As she was approved for benefits, she was able to secure safe housing and eat regular meals. Her entire physical appearance changed and she began to smile. She became motivated to engage in services and make life changes.

When I see Paula now, she has a home and food, money to live on, and mental and physical health care. She is happier and healthier, saying she "feels human again." Without the SOAR program, she would be homeless and without hope; destined to repeat the cycle of self-harm, hospitalization and homelessness.

Tamara D. Jefferies, SOAR Case Manager, Bert Nash Community Mental Health Center, Lawrence, KS

Aiden was homeless when he was first seen at Clayton Center mental health clinic. He went into semi-independent living with our program's help, applied for SSI and was denied, went through the appeal process and was awarded benefits. He has since transitioned to independent living through Shelter Plus Care, paid off his parking tickets, got his driver's license and a car, and is now living independently in the community!

Suzanne L. Lindsey, LPC, Associate Clinical Director, Clayton Center Community Service Board, Morrow, GA



Jimmy irons in his new apartment.



Rashida says SSI made the difference between homelessness and housing for her.

John has major depression and had applied for SSI/SSDI several times in the last six years. He was desperate and suicidal as we started another initial application. When the day for the decision came, I had crisis support staff on call as I was concerned he would try to harm himself if he was denied. But the decision was an approval and it only took a month from the time we submitted it. After that, we were able to reopen his past claims and change his date of eligibility to 6 years prior. I have never seen anyone so appreciative. He was in tears in my office. John is currently living in independent housing, has paid off most of his past due child support and is working on getting a car.

Jessica Slocum, SOAR Case Manager, Elizabeth Layton Center, Ottawa, KS

Jean was approved for permanent supportive housing in the summer of 2011. She had been living in her car and various shelters for a little over a year when she signed a lease for a new apartment in Westport, CT. She reported applying for SSI/SSDI benefits and being denied but was unsure as to why she was denied or the status

of her request for an appeal. At the time she signed her lease, Jean had no income though an application for state public assistance benefits of \$212 per month was pending. After five months with no word, she was emotionally distraught and her psychiatric symptoms worsened.

At first Jean was hesitant to allow her case manager to contact SSA about her SSI/SSDI application. But eventually she relented and the case manager learned that Jean needed to request a hearing. Serving as Jean's representative, the case manager obtained the case history from SSA and noted that Jean was denied due to insufficient information provided by her medical and psychiatric providers. The case manager requested and submitted Jean's medical and psychiatric records along with a summary of Jean's personal and treatment history.

When given a hearing date 14 months away, the case manager requested an expedited hearing citing Jean's significant anxiety, history of homelessness and current risk for homelessness. Jean was granted a hearing two weeks later and the case manager accompanied her and testified on Jean's behalf. Six weeks after the hearing, Jean was approved for SSDI benefits. She is feeling more hopeful and wants to find a volunteer opportunity in the near future so that she can give back to her community.

Melanie St. Raymond, LCSW, Homes with Hope, Norwalk, CT

Frannie is 58 years old and has physical and mental disabilities as well as substance abuse problems. She had been evicted from public housing for failing to pay rent and behavior that disturbed other tenants. Medical records were requested from several sources and she was approved for SSI quickly. SSA agreed with our recommendation for a representative payee. Housing was secured through the local housing market and she has successfully lived in her own apartment for several months.

Sharon Atchison, Executive Director, The Lighthouse Shelter, Marion, IL

Jerome is 54 years old and has been homeless for at least the last 20 years living outside with short periods in a local shelter. He has struggled with alcohol abuse and dependence since he was 15. In the last year, his physical and mental health declined greatly and we decided to help him to apply for SSI/SSDI. This was my first SOAR application since being trained. I met with Jerome numerous times to have releases signed, gather information for his medical summary, and collected all of his medical records from various places. A few days before his appointment at the local SSA office he came in and we submitted the application online. I brought him to the SSA appointment, which lasted 20 minutes because all of the work was done. In three months he got his first retroactive payment from SSA and a few days later we received the SSA award letter for SSI benefits. He asked for a payee to help him with his money. Today will be his first meeting with his representative payee. Once everything is in place, I will assist him in finding an apartment for him and his friend. I will continue to work with them both to ensure housing is maintained and successful. While SOAR was a time consuming process, it was very beneficial for this gentleman and will get him inside just in time for winter.

Stefanie Comstock, MS, AAP, Outreach Case Worker, Safe Harbor Health Center, Burlington, VT

Bess was in her fifties and had been homeless for seven years due to her mental illness. She did not have much in the way of medical evidence but we submitted what she had along with statements from her case manager at the shelter and relatives who had known her for years. She was approved for SSI and moved into public housing where she has lived successfully for several months.

Sharon Atchison, Executive Director, The Lighthouse Shelter, Marion, IL

Tamara has a severe mental illness and was in an abusive relationship. She tolerated the abuse because to have stood up to her abuser meant certain homelessness. Her abuser knew this and used it as leverage against her. When she received her disability benefits, she ended this relationship and is now peacefully living in her own small apartment.

Judith M. Withers, LMSW, SOAR Program/Benefits Specialist, Bert Nash Community Mental Health Center, Lawrence, KS

“Without SOAR, these individuals might not have the benefits our society has established for them . . . Every individual you bring to us is a success story! Thank you.”

*Mike Nolan, SSA Region V,
Center for Disability, Chicago, IL*

Floyd had exhausted his stay in transitional housing and was about to become homeless again when we met him. With the SOAR training and website I was able to navigate the Social Security disability application process. We received an email within hours of submitting his application online acknowledging receipt of the application and asking for the necessary additional documentation. SSA staff was sensitive to his precarious housing situation and promptly reviewed the file and approved him for benefits within about 45 days. As a social worker, I feel confident in the SOAR process and my ability to advocate for clients like Floyd.

Christine Mckeehan, SW IV, ACSW, Calaveras County Works and Human Services Agency, CPS, San Andreas, CA

Eileen owned nothing but the clothes on her back when she entered the SOAR program. She was thin and sickly. She had rotting teeth, broken glasses, no resources and nowhere to go. In short order she was awarded SSI, received Medicaid and found housing. Her case manager recently sought me out at a community event. She wanted me to know our mutual client has dentures and new glasses. She has gained weight and she is volunteering at an animal shelter. She is happy, healthy and enthusiastic. I helped someone change their life!

Roy A. Cuffman, BSN, SSI Project Specialist, ICAN Housing Solutions, Canton, OH

Jackie had been homeless since 2007. She had no income and had been living in various shelters near High Point. While living on the street she had been sexually assaulted at least twice. Between 2011 and 2012 she was hospitalized on several occasions after being found on the street acting erratically and talking to herself.

She was diagnosed with major depressive disorder and PTSD, and had a history of psychotic symptoms.

Jackie began the disability application process before meeting with me, but I assisted her with gathering and submitting her medical records and provided additional information, including personal history, education, work history, and daily functioning. She was approved for SSI benefits and Medicaid in February 2013. With access to income and insurance, she has maintained stable housing and is a regular patient with RHA Behavioral Health, participating in group therapy and medication evaluations. She is now able to manage her mental health symptoms and her overall quality of life is much improved, thanks in part to the support of the SOAR program.

Chase Arredondo, MS, QP, SOAR Coordinator, RHA Behavioral Health, High Point, NC

“These stories put joy in my heart!”

*Tonya D. Mosley, SOAR Representative,
Recovery Coach and Case Manager, RAC, Flint, MI*

Ahmed was a 25 year old Iraqi refugee who had worked as a driver for the U.S. Army in Iraq and been shot 6 times in the head, chest, arm, hand and both legs. The resulting injuries to his leg, arm and hand were permanent, including total mutilation of his hand leaving him in constant severe pain. He required over 30 surgeries and is likely to have his arm amputated. Ahmed also suffered from severe post-traumatic stress disorder and major depression and had attempted suicide. He had been forced to leave his family in Iraq and flee to Jordan and was eventually granted refugee status in the U.S. due to his work with the U.S. Army and the danger he would be exposed to if he returned to Iraq.

When referred to SOAR, Ahmed was facing eviction from his apartment. He had filed for disability benefits but had been denied and was waiting for his appeal to be heard. After a SOAR volunteer attorney filed for SSI benefits, he was approved in 20 days. In addition to ongoing benefits, Ahmed was awarded a large lump sum payment for back benefits, due to a successful reopening of a prior claim. With the back payments, he was able to secure independent housing and ongoing mental health treatment. With the help of the volunteer attorney who filed his SOAR claim, Ahmed received an expedited green card. She reports that Ahmed just got married, is happy and doing well.

Pat Malley, Homeless Advocacy Project, Philadelphia, PA

Kit lived at a homeless shelter for about a year before entering a supportive housing program. The long struggle for consistent shelter, lack of medical care, and lack of access to dental services took its toll on her physical health, emotional wellbeing, general appearance, and self-esteem. After 17 months, she was awarded Social Security disability benefits, which enabled her to be eligible for a Section 8 Voucher and the opportunity to live independently again. In addition, these benefits will ensure access to healthcare, prescription medication, and dental services to transform broken and missing teeth into a healthy smile.

Mark Lamore, Program Manager, Transitional Housing for Homeless, San Luis Obispo County, CA

Hope struggled with bipolar disorder, a learning disability, and substance use dependency from childhood. Growing up, drugs and violence were a part of her life as far back as she could remember. At the age of eight, her father died of an overdose of heroin. Hope was devastated. An older cousin introduced her to marijuana to help her cope with her father's death.

In school, Hope attended special education classes. Her learning disability made her feel different. She lashed out at others and was frequently in trouble for fighting. She was first sent to a psychiatric hospital at the age of nine. Her mother worked to support her three daughters and could not give Hope the time she needed. Hope turned to the older boys on her block for acceptance and soon she was drinking daily and using heroin. At 16, Hope dropped out of high school and committed robberies to pay for her drug habit. When her mother told her to leave, Hope lived on the streets, sleeping in abandoned buildings. Hope was in and out of jail and often had no place to stay.

At times, Hope wanted to change and turned to her family for support. Her mother, sister and grandmother helped her get into rehab many times, but Hope was not able to maintain sobriety. After years of being disappointed, her family cut all financial support and limited their communication with her.

In her 20s, Hope fled to North Carolina after she stole from a drug dealer. By 2002, she was sentenced to eight years in prison as a habitual felon. While in prison, she learned she had lupus, rheumatoid arthritis, and hepatitis C. With no income or health insurance, she lacked access to the medical care to treat her illnesses. Unable to work because of her bipolar disorder and her physical health issues, Hope turned to the same life she had always known. In the following years, she was hospitalized involuntarily twice for suicidal ideation.

In 2011, Hope came to Asheville for a fresh start. At first she struggled, but soon she developed relationships with the staff at Homeward Bound's day center. She became a resident in the agency's Room in the Inn program and was identified as a SOAR candidate. During the disability application process, Hope relapsed and went to a state treatment facility where she continued to work on her sobriety.

Shortly after completing the program, Hope was awarded SSI and Medicaid. With her SSI, she was able to live at a halfway house. Medicaid ensured that she would have access to the medications she needed for her bipolar disorder. Medicaid also allowed access to a primary care provider and specialist treatment for her degenerative physical health problems.

Hope has been sober for 21 months and is the house manager in the halfway house where she lives. While she sees permanent housing on the horizon, she feels that her purpose now is to listen to and help others. She is rebuilding relationships with her family, talking regularly by phone with her mother and sister. SOAR gave Hope the opportunity to get off the streets, get sober and give back to others. She feels a sense of purpose that she had never known before. SSI and Medicaid gave her the income needed for housing and insurance to cover the costs of treatment. From here, she feels certain that she can reach her goals.

Derek Towle, SOAR Benefits Specialist, Homeward Bound of WNC, Asheville, NC

William was at the soup kitchen when our outreach team met him. He was suspicious and paranoid during several initial conversations. It was apparent that he had a mental illness but his concerns were financial and housing help. We linked him to a local shelter where staff observed and documented his behavior. His case manager made several attempts to link William to treatment. He agreed to see a psychiatrist for an initial evaluation, but he refused to take medication.

William grew up on a farm in Jamaica and believes in holistic medicine for all ailments. He did not believe in taking chemicals to manage his symptoms. Although William was hoping to secure work, we were able to convince him to apply for SSI. Throughout his stay at the shelter, his case manager worked closely with him to ensure that he kept all doctor appointments. Using SOAR, she also maintained contact with the DDS adjudicator to make sure they had all of William's medical records and helped to track down any that were still outstanding.

The SOAR case manager also wrote a medical summary report, documenting all the information gathered during face to face contacts with William. Patterns of behavior and unsuccessful work attempts related to his mental illness were carefully documented. His back injury and need for a cane to walk was also documented. Some of his difficulties with social interaction dated back to elementary school and these were documented as well. William's psychiatrist read and co-signed the medical summary report saying that he agreed with our assessment.

SSA awarded William SSI benefits on initial application. He is now living comfortably in a single room and volunteers at the local soup kitchen every morning.

Lisa Falcone, Director of Homeless Outreach Services, Mental Health Association of Morris County, Mountain Lakes, NJ

Jack has paranoid schizophrenia. He has been estranged from his family for a long time due to his antisocial and sometimes bizarre behavior. When he was younger, Jack was able to work in construction, but as his mental health deteriorated he could not keep a job and soon ended up living on the street in the dark recesses beneath an overpass. He would eat at soup kitchens or forage through dumpsters looking for food. Jack lost touch with reality and would walk about aimlessly, talking to himself and hearing voices telling him that he was being followed. He also drank heavily and was often arrested for trespassing, panhandling, disorderly conduct and other minor offenses. He would frequently find himself in the emergency room, jail, or a psychiatric hospital.

Fortunately, Jack came in contact with a homeless outreach worker who eventually steered him into treatment with a mental health provider. Properly diagnosed and taking anti-psychotic medication, Jack responded well and moved into transitional housing. He was also referred to an entitlement specialist who assisted him with applying for SSI/SSDI. Eventually, Jack was awarded disability benefits and the monthly income allowed him to qualify for subsidized housing. Without help, Jack may not have been so lucky.

John Clyne, Connections Homeless Outreach, Wilmington, DE

Conrad was referred to the Street Reach team by a peer support specialist from Network180's Access Center who had been working with Bill and the Recovery Management team to stabilize his

housing situation and access disability benefits. Conrad generally stayed outside or in abandoned buildings, refused to stay at the mission and often lost what few belongings he had managed to gather. He struggled with alcoholism, depression, suicidal thoughts and severe memory problems attributed to a number of severe head traumas. In spite of involvement with Recovery Management and peer support, progress was slow. They were unable to connect with him on a regular basis and when they did he was often in a crisis, resulting in hospitalization or detoxification services.

After being introduced to the Street Reach team, Conrad began to show up regularly, often just to get a cup of coffee. He presented in various states of intoxication and moods, but eventually became familiar with the whole team. Within a month, he was able to start the SOAR application process. He showed up fairly regularly for appointments and participated in residential treatment for substance abuse. Conrad was awarded SSI three months after his application was submitted. He was linked to a representative payee and continued to have regular contact with the Street Reach team. While obtaining his history and medical records, it became apparent that he was more appropriate for mental health case management services than for substance use recovery services and, as a result, was transferred to the Street Reach team for ongoing case management. He recently received a one year housing voucher for people who have been chronically homeless and is looking at an apartment which will allow him to stabilize his medical and psychiatric conditions and to continue ongoing treatment with the Street Reach program.

Bill Phelps, Network180, Grand Rapids, MI

Cherry came to our program with PTSD, depression, agoraphobia, borderline personality disorder and thoughts of suicide. Shortly after I helped her apply for SSI/SSDI, she was hospitalized for threatening suicide. While in the hospital, she made two attempts to end her life. She was denied SSI/SSDI initially, but I went with her to her appeal hearing where I was able to validate her mental health issues and she was finally approved. I am so grateful as I think she may have ended her life if she had not been approved.

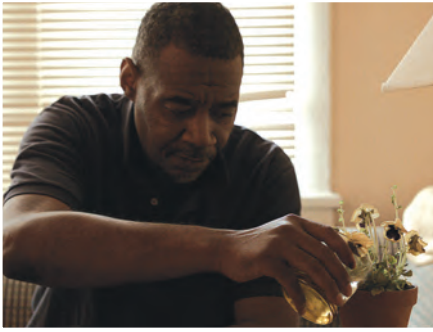
Jann Finley, LMHC, Snohomish Health District, Everett, WA

Dan was homeless and in the beginning stages of dementia when I met him. He was also very depressed. With SOAR's help, he was approved for both SSI and SSDI. He now is living in an adult care facility of his choice and volunteers at God's Kitchen to help "other people like me." He has his own spending money and is living well.

Bill Phelps, Network180, Grand Rapids, MI

Anna was about to become homeless after her father's recent death. She had no income and had been asked by her landlord to leave the apartment where she and her father had lived because she was unable to pay the rent on her own. Anna was receiving outpatient mental health services and had recently been awarded state disability benefits that provided temporary Medicaid and a monthly cash assistance benefit of \$197.

Anna and her SOAR coordinator completed all the necessary paperwork to apply for SSI/SSDI. Because she had applied for Social Security disability, she qualified for temporary housing assistance and was able to move to a new apartment where she



Tony waters a plant in his new apartment.



Sarah with the team that assisted her with her SSI application.

paid 30 percent of her monthly income towards her rent. The SOAR coordinator requested her medical records and had frequent contact with the DDS adjudicator assigned to her claim. When she was scheduled to attend a consultative exam, the SOAR coordinator arranged transportation.

Less than four months after submitting her application, Anna was awarded disability benefits. She had an appointment at the local SSA office to determine the need for a payee. The SOAR coordinator accompanied Anna to the appointment because she was anxious about being in a public place. SSA determined that Anna was able to handle her benefits without a payee and before she left the office she was told when to expect her first deposit.

Anna now pays more of her rent and continues receiving outpatient mental health services and weekly case management. With her new Medicaid card, she is also able to get the medical care that she needs. Anna praises the hard work of everyone involved with her care, but she is especially grateful for the assistance from SOAR and is often heard telling others about how quickly she received her benefits.

Suzanne Straub, B.S., AAC, SOAR Coordinator, Community Services Northwest, Vancouver, WA

Joyelle was in her 50s, homeless and living in her car when we met her and assisted with applying for disability benefits. Joyelle had been a nurse for many years before her mental illness became so debilitating that she could no longer work. After receiving SSA disability benefits, she is stably housed and her environment is more safe and secure.

Ilenia Sanchez Bryson, Directing Attorney, Legal Services of Greater Miami, Inc., Miami, FL

Harold was facing surgery for prostate cancer. Because his SOAR representative was able to speak directly with the SSA claims rep and the DDS examiner, Harold was awarded presumptive approval for disability benefits. Although he still had to meet the eligibility requirements for SSI/SSDI, presumptive approval allowed him to have a successful surgery and provided him with an income during a very stressful time. His claim was eventually approved and he was very thankful for the assistance given to him prior to the final determination.

Gary L. Roberts, BBA, Adult Case Manager, Guidance Care Center of the Middle Keys, Marathon, FL

Roger came to the shelter with state disability benefits, an undiagnosed mental illness and no family in the immediate area. While at the shelter, we were unable to secure housing for him because his income was so low. His case manager accompanied him to the local department of mental health where they learned that Roger had a long history of psychiatric hospitalizations and sporadic treatment. Working with John Wesley Community Health Institute's Benefits Entitlement Services Team (BEST), Roger was approved for SSI within 90 days of submitting his application. With his increased income, he was able to apply for and receive a Section 8 voucher. Roger is now living in permanent housing and thriving. He belongs to a gym and has lost 50 pounds. His mental health has improved and he is very involved with giving back to others who are homeless. Having an income not only helped Roger's self-esteem and mental health, but it allowed him to see far enough into the future to set a goal of returning to school. Now enrolled in a GED program, Roger is finally on his way to getting an education.

Charles McCray, MSW, Associate Director II, L.A. Family Housing, North Hollywood, CA

Julia received a Section 8 housing voucher after years of living on the river. Because she had no regular income, her rent was very low and she recycled cans to make her monthly rent payment. She lived in constant fear that she would not be physically able to continue to collect cans or that she would not find the quantity of cans needed to pay her rent. Her greatest fear was the thought of having to return to living on the river. For Julia, getting SSI meant never being homeless again.

Judith M. Withers, LMSW, SOAR Program Benefits Specialist, Bert Nash Community Mental Health Center, Lawrence, KS

Bo's SOAR claim turned out to be a wonderful success. Thankful for all the help that he received, he came to the hospital to speak to those who had been involved in his treatment and to show his appreciation. With his benefits, Bo now has a place to live and is doing well in his community. He is truly a different person than the one who arrived at this hospital for treatment.

Elva Moon, Idaho Department of Health and Welfare, Boise, ID

Frank had been with our program for six months when I met him. He had been linked with general assistance and temporary rental assistance but needed a more permanent source of income. Frank had an extensive work history but his physical and mental state had caused numerous hospitalizations and, eventually, homelessness. Frank's psychiatric conditions affect his memory and concentration and cause him to isolate at times and be overwhelmed with worry. Frank also suffers physical pain and discomfort due to chronic kidney disease and neuropathy.

Frank's case manager recommended that he work with me on a SOAR application. I met with Frank biweekly and collected his medical records. It took about 20 hours to write Frank's medical summary report detailing his difficulties with daily functioning and inability to work. I met with Frank's psychiatrist to explain the SOAR process and request

his co-signature on the medical summary report which he was happy to do.

After a consultative exam and further evaluation by SSA, Frank was approved for SSDI. He is very pleased to have the burden of an insecure future alleviated. He plans to budget his money and move to California to live near his daughter. For many people, the application process is a long, complicated, and stressful task. In this case, the SOAR process alleviated some of the stress and worry Frank was experiencing. His story encourages me to continue advocating for people who need some support to get back on their feet.

Anna Rhodes, MSW Intern, Integrated Case Management Services, CarePlus NJ, Paramus, NJ

Bob had been homeless for 25 years. He usually camped near the river and occasionally slept on someone's couch for the few days they could tolerate him. He was also chronically suicidal and had made several nearly complete attempts to end his life. He was extremely fearful because, as he got older, it was physically more and more challenging to be homeless. Getting disability meant that he was able to secure stable housing.

Judith M. Withers, LMSW, SOAR Program/Benefits Specialist, Bert Nash Community Mental Health Center, Lawrence, KS

Tony arrived at the shelter with a police escort. A few months and much work and SOAR training later, I assisted him with applying for SSI/SSDI. Tony has a master's degree and teaching certificate, but his mental illness made it difficult for him to remain stable and working. He was diagnosed with dissociative identity disorder. He struggles daily, often forgetting who he is and what he has done during the day. After two months of collecting medical documentation and writing a medical summary we turned in everything to SSA. Although, Tony was approved for SSDI, his claim was randomly selected to go through a DDS quality control review. Within two days he was again approved for benefits.

Tony was homeless, but with my help and that of the SOAR process, he was approved within 88 days of his protective filing date. We found housing that he could afford and today he is still housed and doing significantly better -- mentally and physically.

James Kucer, Case Manager, Daybreak Shelter, Joliet, IL

Roxanne came to Lotus House from Miami Beach and had been homeless for more than 20 years. Once she came to the shelter I began gathering her personal and treatment history. She had not had treatment of any kind for 30 years. We found a psychiatrist willing to come to the shelter to conduct a psychiatric evaluation. With his report and my SOAR medical summary we had a favorable decision only 17 days after the date of application. Her newfound income led her to a supportive housing placement in Miami Beach and she has successfully transitioned out of the shelter.

Laura Klinefelter, MS, LMHC, Director of Special Needs, Lotus House Women's Shelter, Sundari Foundation, Inc., Miami, FL

Hank was chronically homeless. He had many frightening experiences living on the riverbank. He rode his bike everywhere

and walked when it was too snowy or icy to ride his bike. He collected cans to exchange for money to purchase items that were not covered by food stamps. He had become hopeless and fearful about his future. He was getting older and the extremes in temperature—especially the cold—were becoming more challenging in a tent with no heat. Several times, he returned to his camp after a few hours away to find that his belongings had been stolen or destroyed. When he received his benefits, he obtained secure housing and purchased an old vehicle for transportation. His hopelessness has been significantly reduced.

Judith M. Withers, LMSW, SOAR Program Benefits Specialist, Bert Nash Community Mental Health Center, Lawrence, KS

Back to Work

When SSI/SSDI benefits begin, lifelong employment goals do not end. People who apply for SSI/SSDI through SOAR are encouraged to seek employment and to use the employment supports available to them through SSA and other sources.²

Mark had been hospitalized, homeless, and unemployed many times before he was referred to Pathways to Independence where he began a series of classes and received services that helped him to break a costly and unproductive cycle. After one of his many hospitalizations, Mark was referred to Columbus House and completed an employment engagement class that opened a door of opportunity for him. At the same time, staff was actively supporting his SSI/SSDI appeal and working to link him with community health and behavioral health care. A glitch in the state's benefit enrollment system caused Mark to lose his health insurance eligibility. But thanks to the collaboration between federal and state partners involved in SOAR, his health insurance was reinstated and steps were taken to ensure that the problem did not occur again.

Given his interest in working, the Pathways staff made sure that Mark secured benefits counseling and job placement supports from the Bureau of Rehabilitation Services. This led to part-time work, which Mark quickly expanded to a full-time job. During this time, Mark's application for housing was approved and he moved into an apartment. And now that Columbus House is an Employment Network, the organization will soon receive milestone payments through SSA's Ticket to Work program.

Alice Minervino, Behavioral Health Program Manager, Department of Mental Health and Addiction Services, Hartford, CT

Asante came to West Lafayette with his family to attend Purdue University. He was working towards an engineering degree when he had his first psychotic break. He and his family moved after he left Purdue, but he returned several years later with his psychosis untreated and unable to maintain stable relationships. He was rapidly becoming familiar to the local police. I met him while he was staying at a local shelter.

Together, we applied for SSI/SSDI and he was approved. With the stability his new income provided, he could purchase shelter, food, clothing — all the basic necessities he never had while homeless. The health insurance benefits gave him steady, low-cost access to medications that would have cost almost a thousand dollars each

²See "SOAR and Employment for SSI/SSDI Beneficiaries," <http://soarworks.prairc.com/topics/issue-briefs>

SOARing with the PATH Program

month out of pocket. With this newfound stability, he returned to work as an engineer with a local Fortune 500 company. It has been a few years since I've worked with him, but I still think of him and his journey when I need the strength to get me through the challenges I face with this work.

Gary O. Reynolds, Patient Resource Advocate, Indianapolis, IN

Joe was 39 years old and had been homeless for three years. He had connected with a local outreach worker and was referred to SOAR. Joe was sleeping under bridges, even in the bitter cold, to avoid contact with others in shelters. He spoke of constant nightmares, claustrophobia, and social phobias. He had a limited work history, mostly with temp agencies where he could find work, such as shoveling snow, away from others. He would earn just enough to maintain his cell phone and have some money in his pocket. At the time of the referral, Joe did not have any history of mental health treatment. He was diagnosed with major depressive disorder, specific phobia, and avoidant personality disorder. He was referred for therapy, medication management, and assistance with disability benefits. His SOAR-assisted SSI/SSDI application was approved within six weeks. He now has housing and works odd jobs part-time. He reports his income to SSA on a monthly basis (always less than \$300 per month) and continues to attend therapy and take medications as prescribed.

Jennifer Thelen, Stearns County Human Services, St. Cloud, MN

Nick has spent the majority of the past 10 years homeless due to his mental illness. He has periods of high energy followed by deep depression that make it difficult for him to accomplish many things. Repeatedly losing jobs and experiencing the hardships of homelessness made Nick's depression even worse. Feeling that he would never be able to live a normal life, Nick was desperate to make ends meet. Poor choices led to time in jail, the use of substances, and multiple hospitalizations for severe depression.

In 2012 Nick was living in a shelter in Baltimore where he was connected to case management and mental health services. They worked together to access many resources, but long waiting lists for supportive housing programs frustrated Nick, making him feel hopeless. After an initial application for SSI was denied through the normal application process, Nick was connected to a SOAR case manager. Working with his case manager, Nick was approved for SSI benefits two months later.

With SSI, Nick was able to afford housing and is no longer homeless. His outlook on life has greatly improved. He feels more secure and optimistic and is enrolling in a vocational training program. The gratitude Nick expresses to the people who supported him is genuine, enthusiastic, and heartwarming. He is very proud of overcoming homelessness and encourages others to never give up. "The only way to do it is to put effort into it. I stuck with it and didn't give up."

Wade Pratt, SOAR Case Manager, Prologue, Inc., Baltimore, MD

Projects for Assistance in Transition from Homelessness (PATH) is a key federal program for adults who are homeless. Like SOAR, PATH is administered by SAMHSA. PATH funded programs connect people experiencing or at risk for homelessness to housing and mental health services. PATH's outreach component complements SOAR's work to connect people to benefits and health insurance. In most states that participate in SOAR, there is strong collaboration between PATH and SOAR.³

Guy had been on the street most of his adult life. He has low intellectual functioning and mental illness. With no health insurance, he had no medical records or diagnosis until he met the Projects for Assistance in Transition from Homelessness (PATH) outreach team. Through the PATH program, he was linked with community mental health services where he received case management and help accessing community resources. The PATH worker started an SSI/SSDI application for Guy using SOAR, but the lack of medical records meant that it would be difficult for him to be approved. With team collaboration and access to SSA's listing of impairments, we determined that he might qualify under the low intellectual functioning criteria. We welcomed a consultative exam, which he received, to prove our claim. Using SOAR, we showed how his low intellectual functioning affected his ability to hold a job. Guy was awarded benefits and now lives in his own apartment.

Monica Wafford, CPSS, RSST, PATH Intake Worker, Training and Treatment Innovations, Troy, MI

Thomas had a history of paranoid schizophrenia and spent more than ten years living on the street. He had been struck by a car and walked around with the staples in his leg for several months after they should have been removed. He also had suffered frost bite that eventually resulted in removal of several toes. He had no income and ate at the local soup kitchen when his symptoms would allow or out of garbage cans. He refused to go to the local shelter. He was very paranoid and resisted numerous attempts by PATH workers to assist him with anything. Eventually Tom was hospitalized and reengaged by a case worker who persuaded him to go to the local shelter upon discharge. The case worker began an SSI application on paper using the SOAR process. Due to the documentation presented, Tom did not need to attend a consultative exam nor did he need to go to the local Social Security office except for a final review to put him into pay status. With SSI he was able to obtain Medicaid to continue to address his physical and mental health issues. He also accepted an opportunity in a supportive housing program and has maintained his apartment for over two years. He has several small pets that he cares for and routinely attends outings with his case worker. At one such outing he summed it up, "I was out there for over ten years, it was me but it was not me, you guys helped me, I am living again."

Ann Thoresen, MSW, LCSW, Associate Director, Housing and Homeless Services, Jewish Family Service, Margate, NJ

Aariz came to the United States as a refugee after his family was murdered and he became concerned for his own life. He came into the PATH program through a shelter case manager who referred him.

³See "PATH and SOAR: An Effective Partnership," <http://soarworks.prainc.com/topics/issue-briefs>

The shelter case manager also connected him with the local Arab-Chaldean Council. The three agencies collaborated to help Aariz obtain identification and to apply for SSI through SOAR. The three agencies scheduled appointments and phone conferences related to his application for benefits and provided translation. Eventually Aariz was awarded benefits and obtained housing. He receives ongoing case management through the Arab-Chaldean Council.

Monica Wafford, CPSS, RSST, PATH Intake Worker, Training and Treatment Innovations, Troy, MI

Veterans

Connecting Veterans with Social Security disability benefits can be a critical step to increasing income stability and ending homelessness for Veterans and their families. According to the U.S. Department of Veterans Affairs (VA), about 12 percent of the adult homeless population are veterans and most have significant disabilities, including mental illness or co-occurring substance use disorders.⁴

Maynard is a Veteran who has seen combat and has schizophrenia. He had experienced a great deal of trauma and was very paranoid, particularly about food that he thought was poisoned. He was living with a woman who was tired of caring for him and had asked him to leave. Using SOAR, we filed an application for SSI/SSDI that was approved in 6 weeks. He is currently in independent housing, accesses medical care regularly and has developed relationships within our agency that have helped to reduce his symptoms and increase his enjoyment of life.

Jessica Slocum, SOAR Case Manager, Elizabeth Layton Center, Ottawa, KS

Paulo had been homeless for two years when I met him. I used to order medications for him and one day when he was picking up his medications, we started talking. He told me he had been in the military and had served in Vietnam. Paulo said that he had tried on many occasions to apply for disability due to his mental illness and his physical problems. When he told me that he was only getting \$29 per month from the VA, I told him that I wanted to help him apply for SSI/SSDI under SOAR. Paulo insisted that was a waste of time. I said I wanted to try anyway. Paulo thanked me for listening to him and I got to work. I gathered all of the medical and other documentation that was needed and within three months, Paulo called to tell me that he had been approved for SSI/SSDI. With his new benefits he was able to obtain medical service, housing, and food. Assisting with Paulo's claim was a challenge because it was my first SOAR claim. I was so proud and happy to see how I could change someone's life with what I do at work.

Katherine Arguello, BA, Case Manager, Guidance Care Center, Key West, FL

Mack is a Veteran with a history of chronic homelessness, extreme anxiety, and drug addiction. After waiting many years for housing, he entered permanent supportive housing in Norwalk. He had a long history of unsuccessful work attempts and had applied many times for disability but either could not complete the necessary paperwork, keep track of the appointments, or had a panic attack outside the hearings office and simply walked

away. In 2012, Mack reported that he was denied SSI again. His case manager had just completed SOAR training and together they scheduled a telephone interview with DDS to request a reconsideration of his claim.

Mack's case manager became his representative to manage the paperwork and ensure that he made his appointments. The case manager made sure that Mack's medical and psychiatric records were received by the DDS. Mack received notice for an appointment at the local SSA office and his case manager escorted him to that appointment. He did not sleep the night before because he knew from his past experiences that he was going to be denied or, worse, maybe chastised for trying to obtain benefits again. At the meeting Mack and his case manager were informed that he was approved for SSI benefits. At the time of approval, Mack was living on \$212 per month – a combination of state general assistance and VA disability. The case manager was informed that this was the first SOAR approval for the Bridgeport SSA office. From start to finish, the SOAR process took about four months.

Melanie St. Raymond, LCSW, Homes with Hope, Norwalk, CT

“SOAR brought our whole community together and is saving lives.”

*Betty Hartwig, Director of Operations,
Transitional Living Services for Veterans,
Veterans and Family Services, McHenry, IL*

Wes is a Veteran who had been sleeping under a tree and subsisting on gas station doughnuts when he was referred to Veterans and Family Services (VFS) in McHenry, Illinois. He had no identification or other documentation. Working together with the other community partners, his VFS SOAR case manager, Ted Anderson, got him an identification card and found him a place to stay at a local shelter. Together they developed his SSI application and gathered the necessary medical documentation. Wes spent his days at the VFS Veterans Resource Center on the computer looking for employment and contacting the Department of Navy for medical records pertaining to his military service. A few days after submitting his SSI/SSDI application, SSA contacted Ted to make an appointment with Wes. Ted accompanied him to his appointment. The Social Security claims representative was very helpful and found that Wes qualified for survivor benefits rather than SSI as his spouse had passed away 10 years earlier.

Submitted by Beth Orchard, AmeriCorps VISTA, State SOAR Coordinator, Prairie State Legal Services, Inc., St. Charles, IL

Manuel is a Veteran who was struggling with mental health and addiction issues and, as a result, had been living in his van for many years and struggling daily to meet his basic needs. Through the Community Psychiatric Clinic's Project THRIVE assertive community treatment program, Manuel obtained permanent supportive housing, and shortly thereafter, staff were able to connect him with SSDI as well as VA benefits. The security of a stable income combined with stable housing has allowed Manuel to stay engaged with services and on the path to recovery. He now

⁴See “Connecting Veterans to Social Security Disability Benefits: A Key Component in Ending Veteran Homelessness,” <http://soarworks.prairc.com/topics/issue-briefs>

volunteers at the Veterans Resource Center assisting others in need and with the income from SSDI he was able to visit his elderly parents who live in another state. Manuel's story shows how disability benefits can help people stabilize their lives and move from despair to healthy productive lives while making valuable contributions to their communities.

Stan Brownlow, Program Supervisor, Supportive Services for Veteran Families (SSVF), Seattle, WA

Families

SSI/SSDI can benefit entire families when adults with disabilities and dependent children are assisted using SOAR. Over a third of people experiencing homelessness are people in families.

Lauren had two small children and had recently left an abusive relationship with her ex-husband, but she was struggling with depression and PTSD. She managed to get an apartment for herself and her children but was going to be evicted because she did not have money for the next rent payment. Her greatest fear was losing her children (her "only reason for living") because she could not financially care for them. Getting disability meant that she was able to provide for them and slowly let go of that fear.

Tonya D. Mosley, SOAR Representative, Recovery Coach and Case Manager, RAC, Flint, MI

Mary came to the SOAR program in active addiction. She had a serious mental illness and a long history of sexual trauma, drug abuse, and criminal justice involvement. Mary spent five years in a psychiatric hospital in the 1990s. Her family held a funeral for her because they thought she was dead. Mary was 44 years old when I met her and started her SSI/SSDI application. It took her six months to remember my name. She called me daily demanding to know who I was.

After getting her disability benefits, Mary completed our program. Recently, she stopped by to see about joining our alumni and peer support program to help out folks in early sobriety. Mary now has custody of her two grandchildren, obtained a driver's license for the first time in her life and owns a car. She is just about to complete homeowners training and is in the process of purchasing a home through the USDA. I am still amazed by the changes in Mary, all made possible by SOAR. Thanks to the SOAR program, Mary was able to get the treatment she needed and get on her feet. She works part-time and more importantly has broken the cycle of abuse in her family by taking custody of her grandchildren.

Jill E. Valente, Mecklenburg County Drug Treatment Courts, Charlotte, NC

Latasha is the mother of a baby. She has been in treatment since being shot seven times and seeing her best friend killed in front of her. She still has several bullets in her body, along with kidney damage, back and spinal damage, PTSD and other psychiatric diagnoses. Denied on initial application, she was scheduled for a hearing and I was her representative. We went to the hearing and the judge asked many questions. Latasha answered the questions to the best of her ability. Once we both testified, the judge awarded Latasha SSI on the spot. This was something that I had never been a part of before.

Tonya D. Mosley, SOAR Representative, Recovery Coach and Case Manager, RAC, Flint, MI

Bill and Marie had been homeless for 10 years, travelling all over the United States picking up temporary employment in disaster relief, construction, carnivals, and hotel maintenance. They did any job they could find. Then they would be on their way to another town. Wheeling was Bill's home town and when a trucker dropped them off nearby they were tearful and weary. When I met them at the Salvation Army shelter, they both had mental health issues and physical problems. I assessed their needs and they were motivated for me to help them. They had no SS cards, no valid ID's, birth certificates, or marriage license. So the work began for the three of us. I established a rapport with them and they trusted me. They entered one of our housing programs and together, in time, we got all the paperwork they needed for identification. It took a while to get Medicaid, but they enrolled in the free clinic in Wheeling so we could establish some medical documentation of their struggles.

I became their SOAR advocate and we applied for SSI. I made sure DDS received all medical records and most importantly I wrote a medical summary letter to help DDS understand Bill and Marie's past history and how they have coped with homelessness and their various disabilities. It was hard for Bill and Marie to settle down. Often they wanted to "hit the road," but they didn't. We became a team and it paid off. They were approved for SSI and were able to get a house of their own. They now have a dog and a yard where they can plant flowers and vegetables. They are happy and grateful for the help that the Greater Wheeling Coalition for the Homeless gave them. Today, they are still in their home and have a grandchild who visits. For Bill and Marie, there's no place like home.

Janet Boyuk, Case Manager, Greater Wheeling Coalition for the Homeless, Wheeling, WV

Makala is a 25 year old African American woman with two children. She started struggling with homelessness in 2009 after leaving Job Corps. Job Corps was very difficult for her; she had graduated from high school through special education with a diagnosis of mental retardation. It was a struggle for Makala to complete high school, as all of her time was dedicated to keeping up. This caused high levels of anxiety for her and left her no time or desire to date, go to ball games, or attend the prom. She never held after-school or summer employment.

When Makala left Job Corps she was not able to care for herself and started to rely on male friends to help her. Unfortunately, the relationships she had with these men were emotionally and sometimes physically abusive. She did not want to stay with her parents who "had their hands full" with her sister who had a mental illness. Makala became homeless, living here and there or in shelters until she was placed in Agape's Families in Transition transitional housing program. Women seeking housing at this program are allowed to stay for up to 24 months, but because Makala was deemed incapable of executing a plan for self-sufficiency she was only allowed to stay 10 months.

Using the SOAR process, Makala received assistance to apply for SSI/SSDI. She had tried before to obtain benefits, but was not successful because she did not like being referred to as "mentally retarded." She was accepted into two programs that offered

vocational skills training for adults with mental illness along with social, recreational, and educational activities designed to help people achieve self-sufficiency. But Makala found these programs difficult and felt inadequate compared to the other participants. She said, “I don’t understand what they are talking about” and subsequently began isolating herself and stopped participating.

The regional SOAR coordinator worked with Makala to help her understand that mental retardation was not who she was, but a condition that she has. Makala needed SSI benefits to help her provide for herself and her children. Her pride initially stood in the way and her mental illness made it difficult for her to look for work or run a household without assistance. We were pleased when Makala was awarded SSI benefits through SOAR. Her mother was named her representative payee. SSI has been instrumental in helping her to provide stable housing for herself and her two children.

Tina Alexander, Case Management, Inc. (CMI), Memphis, TN

Huby and his 13 year old daughter were homeless. He had raised her since birth with the help of the child’s mother and later with the help of Huby’s mother until she passed away. When a subsequent relationship became abusive, they turned to a domestic violence shelter. Once in shelter, Huby was assessed for SSI/SSDI eligibility using the SOAR process.

Huby had a severe learning disability and had never been able to hold a job for any length of time because no matter how much time and instruction he was given, he could not improve his performance. In addition, one of his forearms had been severely and permanently injured in a car accident. After seeing a psychologist for a consultative exam, Huby was approved for SSI. Through a local partnership, he was referred to a program for persons with disabilities in rural communities. Huby and his daughter moved into a two-bedroom apartment and he volunteers at local community events. His daughter’s grades have come up and she has made new friends.

Shelley Uglow, SOAR Specialist, Blue Valley Community Action Partnership, Fairbury, NE

Children and Youth

Children and young adults (18-24) are especially vulnerable to homelessness. This is particularly true when they have disabilities and lack the social and financial support of a family. In this section, we find examples of how SOAR has helped youth with disabilities to begin their journeys to adulthood and children with disabilities to preserve their families of origin.⁵

Ronald was 19 years old and had been abandoned by his adoptive family when he became our first SOAR client. He had a long history of mental illness and had been incarcerated after inflicting significant damage to property with a ball bat. He had been a resident of several mental health facilities. We secured his medical records and he was approved for SSI. We partnered with another agency who located a group home for him. SSA agreed with our recommendation to pay his benefits through a representative payee. He is very happy with his new home. He would not have been able to pursue his claim for benefits without assistance.

Sharon Atchison, Executive Director, The Lighthouse Shelter, Marion, IL

Dean aged out of the foster care system without the necessary supports to sustain himself. He moved in and out of homelessness, sometimes having enough work to sustain himself and at other times staying on the street or in the local shelter. Last year he approached an outreach worker and told his story. While he had never been formally diagnosed, he appeared to be suffering from bipolar disorder and used cannabis to assist him with managing his symptoms. He agreed to assistance to complete an SSI application.

Initially denied, Dean was approved on appeal. However, his claim was randomly pulled for review and, due to his admitted drug use, his eligibility was disputed. His adjudicator called the SOAR worker and requested an additional function report that could explore the effect of Dean’s use of cannabis on his symptoms and level of functioning. Once this was submitted, Dean was approved and began receiving benefits. He is currently receiving services for his mental health and is maintaining his housing.

Ann Thoresen, MSW, LCSW, Associate Director, Housing and Homeless Services, Jewish Family Service, Margate, NJ

“The SOAR program has been a valuable asset to our clinic and our community.”

Chase Arredondo, RHA Behavioral Health, High Point, NC

Sam is a young man who has been struggling to manage symptoms of paranoid schizophrenia for the better part of 10 years. When first interviewed by the SOAR coordinator Sam was living with his mother, but had a history of homelessness and noncompliance with treatment. Using the SOAR process to assist with his SSI/SSDI application, the SOAR coordinator gathered Sam’s medical records; completed reports for SSA and DDS; and provided supplemental information related to work history, education, personal history, and daily functioning.

Sam was approved for disability benefits within 55 days. Since that time he has been fully compliant with medication, avoided further psychiatric hospitalizations, and consistently attended regular appointments with his psychiatrist. His mother reports that his self-confidence has improved significantly now that he has access to income and can contribute financially. His mother also reported that he aspires to resume school in the near future.

Chase Arredondo, MS, QP, SOAR Coordinator, RHA Behavioral Health, High Point, NC

Denise is a children’s case manager in Key Largo. Using SOAR, she assisted with SSI applications for three children who were approved for disability in the last six months. All three families were single parents struggling with the challenge of meeting the financial needs of their families as well as the serious mental health needs of their child. In a small community with limited resources and opportunities for employment, these families were barely keeping their heads above water. But these mothers are proud, hardworking, and determined to get their children the help they need.

⁵See our issue brief on working with transition age youth, <http://soarworks.prainc.com/topics/issue-briefs>

The money that they receive from SSI gives these families a little financial relief when the mothers are missing work for doctor appointments; leaving work early to respond to school calls or staying home to care for their sick child when no one else will. Without this assistance, these common occurrences could have the spiral effect of deductions in pay, job termination and, eventually, loss of housing. The most important benefit for these three children is the help it provides for their caretakers, so they can continue the day to day challenges of raising a child with special needs.

Denise K. Costa, B.S., Children's Case Manager, Guidance Care Center, Key Largo, FL

HIV/AIDS

People with HIV/AIDS often have multiple disabling conditions, such as serious mental illnesses, cognitive disorders, and other chronic physical health conditions. SSA disability benefits provide income and health insurance, making it possible for many to gain access to housing, treatment, and other supports.

Mary is a 55 year old African American woman who has been chronically homeless. She was diagnosed with HIV, depression, and alcohol addiction. Mary came to the office one day talking about her SSI denial and upcoming hearing. She felt her attorneys were not representing her well and she fired them. As a SOAR case manager, I agreed to work with her. She was already receiving HOPWA services from the agency in the form of emergency housing.

While working with her, I realized that she did not have a good relationship with her HIV case manager, substance abuse counselor and other staff because of her behavior. She would snap at them. As I conducted a psychosocial assessment and took her history, I learned that Mary had a difficult and challenging childhood. She started using alcohol at 13 with early behavior issues that lead to difficulty in keeping jobs as she became an adult. Her mental illness was not addressed until she was diagnosed with HIV. I collected all of Mary's medical, mental health and substance abuse treatment records and submitted them to SSA. Every meeting during this process was a therapeutic session that helped her to work on her mental health issues. During this time, we were able to get her into Shelter Plus Care housing.

I accompanied Mary to her hearing before the judge. She presented her case, referencing her long-term undiagnosed mental illness and assured the judge that she is in substance abuse treatment and living in a supervised housing program. She was approved for SSI and was recommended to have a representative payee. Mary is now stable with her income and medical insurance. This lost case was turned around.

Harvinder K. Makkar, MSW, Ph.D., HIV/AIDS Program Director, HOPE Atlanta-Programs of Travelers Aid, Atlanta, GA

Abubakar is a 37 year old refugee from Somalia. Prior to coming to the United States, Abubakar lived in a refugee camp in Kenya. He worked in a butcher shop for a few months, but was let go for missing so many days of work. He says he stopped going to work at the butcher shop because the demons were telling him to do bad things.

When we first met, Abubakar came to our office dressed in soiled jeans and an inside-out t-shirt with a stack of eviction notices from the apartment where he was staying. He hadn't worked in over a year, and was actively hallucinating. His eyes would dart from side to side as he heard the evil spirits threaten him. Abubakar spoke very limited English and could not read or write more than his name. He says "Life was not easy because I was thinking so much." After reviewing his medical records, it seemed that he might qualify for SSI. He was diagnosed with schizophrenia, back pain, and HIV.

Abubakar's application for SSI was developed and submitted as a SOAR application. He was awarded benefits in 93 days under the refugee category. He was happy to inform us that he used his retroactive payment to take care of his debt with his landlord. Although he still struggles to make it on his monthly benefit, he is happy that he can now pay his rent which he very proudly announces gets paid on the first of every month. Since receiving benefits, he has moved into a safer neighborhood. He says that "the spirits" do not bother him as much anymore because he isn't as worried now that he has the money to take care of his needs. In getting permission to share his story, Abubakar invited us to his new apartment. He was clean and neatly dressed. He offered a tour of his apartment and was very proud of how his life has changed since receiving SSI.

Peter J. Pike, Executive Director, Colorado Disability Benefits Support Program (DBS), Denver, CO

Reentry

Upon release from jail or prison, the lack of treatment and resources, inability to work, and few options for housing mean that many formerly incarcerated men and women quickly become homeless and recidivism is likely. SOAR training can help local corrections and community transition staff negotiate and integrate benefit options with community reentry strategies for people with mental illness and co-occurring disorders to assure successful outcomes.⁶

Lamar is a young man who has a mental illness, substance abuse problems, and a brain injury. He has struggled his entire life to manage his symptoms, often self-medicating with drugs and alcohol. He has been in and out of jail and has never had a permanent address. Unfortunately he returned to jail right about the time that his SSI/SSDI application was approved. However, upon release, we were able to get his benefits reinstated and he currently is working with a payee and living in our supported housing program. He has applied for his own apartment and should know by next week whether he gets it. He also has been more willing to take medication and thereby reduce his symptoms. Recently, he has begun to draw and write music again and is interested in finding outlets for his incredible talent, all things he had given up just to get high. Having the income and ability to access housing has decreased his feelings of worthlessness and increased his chances of staying sober.

Jessica Slocum, SOAR Case Manager, Elizabeth Layton Center, Ottawa, KS

⁶See "Best Practices for Increasing Access to SSI/SSDI upon Exiting Criminal Justice Settings," <http://soarworks.prainc.com/topics/issue-briefs>

Jesus arrived in the U.S. from Cuba in 1980 without any family and no means of support. He had many challenges and difficulties as a result of alcohol abuse and untreated mental illness. He was homeless and moved from city to city often spending long periods of time in jail. Jesus eventually came to Miami and found himself in trouble again. He was arrested many times and served a total of 696 days in the Miami-Dade county jail. Finally, after being



Jesus has a place to call home for the first time in years.

arrested for a misdemeanor, Jesus was evaluated by a psychiatrist in the jail. He was subsequently sent to Jackson Mental Health Hospital and was diagnosed with a mental illness. Jesus began taking medication and receiving treatment. He accepted services from the Jail Diversion Program and was assisted with linkages for housing and treatment. Jesus was placed at Arcadia Manor assisted living facility with wrap-around co-occurring services at Jackson Health System Psychosocial Rehabilitation Program. With the assistance of the U.S. Immigration and Customs Enforcement, Jesus was able to obtain proof of his immigration status so that he could apply for Social Security disability benefits. He was approved in 54 days. For the first time in his life Jesus had a place to call home, friends, steady income and treatment. Today Jesus remains committed to his recovery and has not had any criminal justice involvement since 2010.

Cindy A. Schwartz MS, MBA, Project Director, Jail Diversion Program, Eleventh Judicial Criminal Mental Health Project, Miami, FL

Louis dropped out of school after the ninth grade in a special education program. He cannot read or write. When he was in his late twenties, he and his wife had their first son. Sixteen years later they had another. Louis supported his family by dealing drugs. He said it was a sad life. One day he was mugged and thrown out of a moving car, causing his persistent cervical degenerative disease. Eventually he was arrested and spent 12 years in prison.



Louis with Mary Clark, his Benefits Specialist at First Step in Atlanta, GA

He came to First Step for help putting his life back together. First Step staff found part time work for him, but determined that he was too disabled for full time work. We filed his SSI/SSDI application using all of the SOAR steps including writing a medical summary report to support his claim. When asked to attend a consultative exam, staff made sure that the doctor received a copy of the medical summary report. The doctor concurred with the report, which we then forwarded to DDS.

Louis was approved for SSI benefits just 97 days after his filing. When he qualified for SSI, he also qualified for Medicaid, so he can get the treatment and medications he needs. Now he is no longer homeless. Although his marriage ended long ago, he spent time with his youngest son every weekend. Since being approved for SSI, he has gotten closer to his sons. He hopes to be a positive influence on his teenager's life who he says is doing well. Both boys are in school and staying out of trouble.

Louis stays in touch with his benefits specialist at First Step, often bringing her his mail so she can help him read it. She is more than happy to help, since we all want to know that our clients are living happier, more productive lives after their SSI approval.

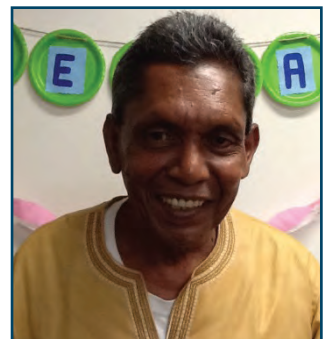
Charles Branson, Benefits Manager, First Step, Atlanta, GA

Leona is an African American woman in her mid-50s who lived for five years on the streets of West Palm Beach. She was repeatedly arrested in the same neighborhood where she used to work at a child care facility. Transferred from the county jail to the Jerome Golden Center, I was assigned to work with her to apply for Social Security disability.

I worked with Leona for several days to complete a SOAR application which was hand delivered to the West Palm Beach SSA field office. In just over five weeks Leona was awarded benefits. She now lives in one of our Center's housing programs and is enrolled in vocational rehabilitation. Leona is active in the community, attends groups here at the Center, has reunited with family members, and is aiming to find independent housing once she starts working again.

Bob Ayrsman, Case Manager, Jerome Golden Center, West Palm Beach, FL

Doman came to the U.S. from Trinidad in 1993 and worked as a chef. After his mother died, Doman began experiencing symptoms of severe depression and turned to alcohol to help with his pain. He eventually lost his job, home and contact with most of his family. He was homeless for more than 13 years and did not have access to medical care. He was arrested 40 times and served approximately 161 days in the Miami-Dade County Jail. In March 2012, Doman was referred to the Jail Diversion Program. For the first time in his life he had access to medical care, therapy and housing. Utilizing SOAR, Doman was approved for Social Security disability benefits within 3 months. He recently acquired his own apartment through Camillus House. He leads prayer groups every week with friends he has made over the past year. He is always smiling and has a candy to offer those who have taken the time to help him along the way.



Doman leads prayer groups with friends he's met since moving to his own apartment.

Cindy A. Schwartz MS, MBA, Project Director, Jail Diversion Program, Eleventh Judicial Criminal Mental Health Project, Miami, FL

Stories from SSA and DDS

One of the most rewarding aspects of SOAR is meeting and getting to know the many caring and compassionate people who work for the Social Security Administration (SSA) or the state Disability Determination Service (DDS) agency. The partnership between SOAR, SSA, and DDS is one that is valued by all parties involved.⁷

Mike. I work for SSA in the Chicago Regional Office with the states of Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin. We at SSA thank you for the work you do to reach out to the folks that need our services. Without you, in my estimation, at least half of the people you bring to us would not have found their way to our offices to apply for SSI. At least half or more of them would still be without the SSI payment they are eligible for. I think of it this way:

- Many people who are homeless, especially those who are mentally or emotionally challenged, have been that way for some time.
- Many might have received SSI at one time, but for whatever reason, the payments were stopped.
- Our society expects its government to reach out to and help persons with disabilities who have very limited resources.
- The SSI program is part of the safety net our society has established for these individuals.
- The SSA mission is to reach out to these individuals.

Without you, these individuals might not have the SSI payments our society has established for them. Each and every individual you bring to us is a success story! Not only might someone's life be improved, but we all benefit from your work. Thank you.

Mike Nolan, SSA Region V, Center for Disability, Chicago, IL

MaryBeth is a friend of mine who was homeless or dependent on abusive living situations for many years. Due to her alcohol abuse and lack of awareness of rules and consequences, her behavior resulted in a felony conviction. Because of her felony conviction, she was denied many benefits, like supported housing, that are available to people at risk of homelessness. She was turned down for disability benefits and state aid. With the support of SOAR, she was finally awarded SSI based on her ongoing medical and emotional problems. The \$700 per month she receives allowed her to get her own apartment and have the dignity of a little money she can call her own! SOAR, I believe, made a lot of difference. Thank you.

Patrick Sullivan, Disability Examiner, Michigan Disability Determination Services, Kalamazoo, MI

Walter. From my perspective as an adjudicator and DDS liaison for SOAR in Kansas, the success of SOAR in helping to end chronic homelessness is due to the SOAR-trained case managers, social workers, parole officers, outreach workers, and others trained in the SOAR model. These providers have filled a void

by providing services lacking for so long for applicants who are homeless.

What do they do? They keep the person engaged long enough to complete a detailed and accurate application; they make sure that consultative exam appointments are kept; and they provide up-to-date medical documentation from physical and mental health care providers. The availability of the SOAR staff to answer follow-up questions and resolve conflicts and inconsistencies makes a huge difference. A well-written and to-the-point SOAR medical summary report consistent with the objective evidence is a valuable addition to the disability determination process.

Before SOAR, denial of claims was due to a lack of cooperation and documentation. The person simply got lost from the system. Why? The claimant is not able to provide a reliable address or phone number to be contacted as needed. The SOAR representative with a signed 1696 goes a long way in keeping the lines of communication open and information flowing.

The Kansas DDS office in Topeka serves the entire state. Having good working relationships with SOAR providers across the state is of tremendous importance, aiding DDS and SSA in making accurate and timely determinations. With the SOAR model, homeless claims are more likely to receive favorable determinations, as SOAR is instrumental in helping DDS obtain necessary documentation to make accurate determinations. This is evident by the high approval rate of SOAR applicants across the state who are now on benefits, housed, and rebuilding their lives.

I hope that with the stability these benefits provide, some people will be able to rejoin the workforce. Social Security disability benefits and all that comes with them will likely decrease the need to access health care systems in the most expensive and inefficient manner and may also help people avoid incarceration. SOAR helps ease the strain of limited public resources and indirect costs to all.

Walter Rivera, DDS Adjudicator, Kansas Disability Determination Services, Topeka, KS

Antonio was homeless, unemployed and in need of medical assistance. The communication with my SSA field office was nothing short of fantastic. I had recently taken the SOAR training and was still unsure whether the process would work. My past experience with other claims for SSI/SSDI was not good. The support I received from SSA was overwhelming. They walked me through the process and when I was unsure about the next step, they guided me through my fears. I was then assigned an examiner at DDS who kept me up to date on the rest of the process. Antonio was approved for benefits and will be receiving his check very soon thanks to the SOAR process and the great people behind the scenes.

I have submitted several more claims and I am receiving the same service (without as many questions from me) all due to the support of the SOAR program. I am no longer fearful that I have to walk through the entire process by myself or feel that I cannot get a response to my questions if I need help. I thank you and my applicants thank you for the SOAR Program.

Jeff Haggerty, Case Manager, Michael's Place, Pittsburgh, PA

⁷See "Collaboration with SSA and DDS: Something for Everyone," <http://soarworks.prainc.com/topics/issue-briefs>

SOAR Practitioners

SOAR practitioners work for agencies that recognize the value added by SOAR to the services they offer. These agencies have figured out a way to add SOAR staff or to allow time for case managers to assist with SSI/SSDI applications using SOAR. Below we see the difference that adding SOAR to an agency's repertoire of services can make.

Criminal Mental Health Project of the Eleventh Judicial Circuit collaborated with the Florida Department of Children and Families (DCF), the SSA, and the DDS to implement the SOAR approach in Miami-Dade County, FL. This partnership was recognized by the 2010 Prudential-Davis Productivity Awards from among 587 nominations for innovation and productivity improvements. The initiative documented cost savings for the State of Florida of nearly \$7 million annually.

Since the implementation of this project in July 2011, 254 persons have been screened with 119 SSI/SSDI applications filed. Ninety percent of all applications submitted have been approved in an average of 30 days. Compared to traditional approaches to applying for entitlement benefits, individuals served under this program are nearly 2.5 times more likely to be approved in one tenth the time. It has also allowed more individuals re-entering the community from the criminal justice system to receive services that support recovery and decrease the likelihood of recidivism.

Cindy A. Schwartz, MS, MBA, Project Director, Jail Diversion Program, Eleventh Judicial Criminal Mental Health Project, Miami, FL

West Suburban PADS in Maywood, Illinois, includes SOAR as part of its street outreach services. I am working on 12 SSI/SSDI applications currently. One man, who had a tumor in his brain and was unable to function as he previously had, was approved for SSI in 10 days. Another man with liver cancer was approved in 7 days. Four others have been approved and the remaining persons are appealing with my help. I am working diligently to help them get the benefits they deserve and need.

Brittney Lindstrom, Street Outreach Team Leader, West Suburban PADS, Maywood, IL

South Central Mental Health. We assisted four persons who were facing homelessness to secure housing once they got approved for SSI/SSDI. The SOAR program at South Central Mental Health has been a great benefit to clients in Butler County, Kansas.

Leslie Lykes, South Central Mental Health, Augusta, KS

Greater Wheeling Coalition for the Homeless. I have had the great opportunity to assist people who are homeless with severe mental illnesses to apply for SSI/SSDI for many years. Since receiving SOAR training, I have had greater success and more positive outcomes. Our executive director gave me the opportunity to attend the training and the time it takes to assist people who are homeless with their applications. Through SOAR, the majority of people I have assisted have permanently ended their homelessness and that has had a positive impact on their lives.

Janet Boyuk, Case Manager, Greater Wheeling Coalition for the Homeless, Wheeling, WV

The FROG's Place in Richmond, VA, has been working with people who are homeless and who have serious mental or physical disabilities for more than 15 years. Most have lived on the street between two and eight years. They had lost all hope that anyone cared if they lived or died. By helping them to apply for SSI/SSDI and providing other basic services, many have been able to find housing and begin the recovery process. As they gain confidence and develop new skills, we see them becoming stable, confident, and invested members in our community.

Carolann Pacer-Ramsey, Executive Director, The FROG's Place, Richmond, VA

RHA Behavioral Health in High Point, NC, implemented the SOAR program in September 2012. Since that time, I have assisted many of our clients with their application for disability benefits or providing consultation and feedback to other staff who are doing the same. The SOAR program has been a valuable asset to our clinic as it has provided support to clients, particularly those who are homeless or at risk of homelessness and struggling with mental and physical disabilities, to gain access to much needed resources and health care.

Chase Arredondo, MS, QP, SOAR Coordinator, RHA Behavioral Health, High Point, NC

Project 25, a collaborative effort between St. Vincent de Paul Village and the United Way of San Diego County, works with chronically homeless individuals who are frequent users of local emergency rooms and the county jail. When outreach began, the majority were not receiving SSI/SSDI and were in a continuous cycle of emergency rooms, jail, and life on the streets. Project 25 uses the Homeless Outreach Programs for Entitlements (HOPE) process, a local initiative based on the national SOAR model. Currently almost two-thirds of participants who did not have benefits at entry now have a steady income through SSI/SSDI. All of these individuals are using their disability income to exit the streets and pay their rent as well as purchase necessary items such as a monthly bus pass and groceries.

In addition to being able to pay their own rent, disability benefits have filled some voids that are hard to quantify and explain. One woman cried when she was able to purchase a Christmas tree last year and put it in her own apartment, saying "This is the first time that I have decorated a tree in ten years." Other examples include using their income to purchase items like a guitar or a television with cable to watch their favorite sports team. With SSI/SSDI the individuals in Project 25 have not only been able to put a permanent roof over their head and food in their fridge, it has allowed them to play a musical instrument, watch football on Sundays, celebrate holidays, and, in essence, to feel like a real person again.

Kris Kuntz, Program and Research Analyst, St. Vincent de Paul Village, San Diego, CA