



NATIONAL COALITION *for* HOMELESS VETERANS

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Statement for the Record of the

National Coalition for Homeless Veterans

Before the

Subcommittee on Housing and Community Opportunity

Committee on Financial Services

United States House of Representatives

Hearing on "The Affordable Housing Needs of America's Low Income Veterans"

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The National Coalition for Homeless Veterans (NCHV) appreciates the opportunity to submit testimony to the House Financial Services Subcommittee on Housing and Community Opportunity regarding the affordable housing needs of America's low income veterans. Established in 1990, NCHV is a not for profit organization with the mission of ending homelessness among veterans by shaping public policy, promoting collaboration, and building the capacity of service providers. NCHV is the only national organization wholly dedicated to helping end homelessness among America's veterans.

NCHV was founded by a group of community-based homeless veteran service providers who sought to educate the public about the extraordinarily high percentage of veterans among the homeless population and to place the needs of homeless veterans on the national public policy agenda. The founders, all former members of the military, were concerned that neither the public nor policy makers understood either the unique reasons for homelessness among veterans or appreciated the reality that so many veterans were overlooked and underserved during their periods of personal crisis.

In the years since its founding, NCHV's membership has grown to over 280 organizations in 48 states and the District of Columbia and Guam. As a network, NCHV members provide the full continuum of care to homeless veterans and their families, including emergency shelter, food and clothing, recuperative and hospice care, addiction and mental health services, employment supports, educational assistance, legal aid, and transitional and permanent housing.

Homelessness Among Veterans

The Department of Veterans Affairs (VA) reports homeless veterans are mostly males (3 percent are females) and the vast majority are single, although service providers are reporting an increased number of veterans with children seeking their assistance. About half of all homeless veterans have a mental illness and more than two thirds suffer from alcohol or other substance abuse problems. Nearly 40 percent have both psychiatric and substance abuse disorders. The VA reports the majority of women in homeless veteran programs have serious trauma histories, some

life-threatening, and many of these women have been raped and reported physical harassment while in the military.

According to the VA Northeast Program Evaluation Center (NEPEC), male veterans are 1.3 times more likely to become homeless than their non-veteran counterparts, and female veterans are 3.6 times more likely to become homeless than their non-veteran counterparts. Like their non-veteran counterparts, veterans are at high risk of homelessness due to extremely low or no livable income, extreme shortage of affordable housing, and lack of access to health care. But these factors combined with their military service put them at even greater risk of homelessness.

While most Americans believe our nation's veterans are well-supported, in fact many go without the services they require and are eligible to receive. According to a Congressional staff analysis of 2000 U.S. Census data, conducted by staff of Representative Robert Andrews (D-NJ-1st) in 2005, 1.5 million veterans—nearly 6.3% of the nation's veteran population—have incomes that fall below the federal poverty level, including 634,000 with incomes below 50 percent of poverty. Neither the VA nor state and county veteran service departments are adequately funded to respond to these veterans' health, housing, and supportive services needs. Moreover, community-based and faith-based service providers also lack sufficient resources to keep up with the number of veterans needing help.

The VA reports its homeless veteran programs serve about 100,000 veterans annually. NCHV member community-based organizations (CBOs) serve 150,000 each year. With an estimated 400,000 veterans experiencing homelessness at some time during the year—about 195,000 on a given night—and the VA reaching only 25 percent and CBOs reaching 35 percent of those in need, that still leaves almost 40% of the nation's homeless veterans who do not receive the help they need. It is likely some of these veterans are receiving assistance from other community resources, but there is no way to determine how many or the nature of services being provided. Despite the reported decrease, many veterans still need help. According to the VA, the homeless veteran population in America may be experiencing significant changes. Homeless veterans receiving services today are aging and many are in need of permanent supportive housing. With the increase in the number of women serving in Iraq and Afghanistan, the percentage of women

veterans seeking services is growing. According to studies published by the New England Journal of Medicine and the VA, a growing number of combat veterans of Operation Iraqi Freedom, Operation Enduring Freedom and the Global War on Terror are returning home and suffering from war-related conditions that may put them at risk for homelessness.

Ending homelessness among veterans requires public commitment and action to ensure their access to permanent housing, livable incomes, and health security. This must be accomplished both through general responses of benefit to all homeless persons and persons at-risk of homelessness and through specialized responses targeted to homeless veterans. There is no more obvious a response to preventing homelessness among veterans than to ensure low-income veterans' access to permanent affordable housing so that they are never without a safe place to live in the first place.

Permanent Housing for Veterans

Over 60 years ago, when Congress passed the GI Bill, it provided an assurance of homeownership opportunities for veterans through the VA Home Loan Guaranty Program. However, Congress made no such comparable assurance to affordable rental housing opportunities for our nation's low-income veterans, and still has yet to do so.

The VA Home Loan Guaranty Program is the principal federal veterans' housing program. It helps veterans finance the purchase of homes with favorable loan terms and at a rate of interest competitive with the rate charged on other types of mortgage loans. The Home Loan Program – effective as it is – does not meet and was not designed to meet the housing assistance needs of all veterans, especially veterans without resources to purchase a home such as those with low incomes or experiencing homelessness.

The VA and the Department of Housing and Urban Development (HUD) funds several programs that assist homeless veterans. These include the VA Homeless Provider Grant and Per Diem, which funds community based organizations that provide supportive services and transitional housing (up to two years) to homeless veterans; HUD McKinney-Vento Homeless Assistance, which provides a broad range of supportive services and permanent housing to all homeless

people, including veterans; and the HUD-Veterans Affairs Supported Housing (HUD-VASH) Program, which provides permanent housing subsidies and case management services to the harder to serve homeless veterans with mental and addictive disorders. HUD-VASH is the only permanent housing assistance program targeted to any veteran population.

Regarding McKinney-Vento Homeless Assistance programs, NCHV believes more veterans would be served if applicants for HUD McKinney-Vento homeless assistance funding were required to develop specific plans for housing and services to homeless veterans. Additionally, organizations receiving HUD McKinney-Vento homeless assistance funds should screen all participants for military service and make referrals as appropriate to VA and mainstream homeless assistance programs for which they qualify.

Regarding HUD-VASH, the Homeless Veterans Comprehensive Assistance Act of 2001 (P.L. 107-95) codified the program (at 42 U.S.C. 1437f (o)(19), which heretofore had existed via a Memorandum of Agreement between HUD and VA. HUD-VASH sets aside a share of rental assistance vouchers for veterans with disabilities, matched with supportive services provided by the VA. HUD-VASH provides permanent housing subsidies and case management services to homeless veterans with mental and addictive disorders, by appropriating funds for additional housing vouchers targeted to homeless veterans. Rigorous evaluation of the program indicates it significantly reduces days of homelessness for veterans with mental and addictive disorders.

NCHV is pleased that for the first time in five years and without a request from HUD, both House and Senate FY08 Transportation, HUD appropriations bills included funding for incremental vouchers specifically targeted to homeless veterans. On November 14, conferees in the House and Senate agreed to include \$75 million for new HUD-VA Supportive Housing (HUD-VASH) vouchers for homeless veterans in the FY 2008 Transportation-HUD Appropriations bill. These new vouchers would provide permanent supportive housing for approximately 7,500 homeless and disabled veterans. We strongly urge Congress to provide housing support for homeless veterans by passing the FY08 HUD appropriations bill, which is being considered by the House and Senate this week. The negotiated HUD conference report

represents the best of the House and Senate bills that would provide immediate assistance to the nation's homeless veterans.

Missing altogether in the federal housing continuum are affordable housing strategies targeted to low-income veterans. Congress has not yet granted HUD – or any federal department – the statutory authority to establish permanent affordable housing programs targeted to low-income veterans. Accordingly, there is no national rental housing assistance program targeted to low-income veterans. Veterans are no longer a federal priority population for federally-subsidized housing assistance. (They once were.) Veterans of working age and without disabilities are not well-served through existing rental housing assistance programs due to their program designs.

In addition to supporting the HUD-VASH program, we ask Congress to remedy this deficit in preventive and response strategies by establishing new affordable housing initiatives targeted to low-income veterans as well as increase such veterans' access to existing housing programs. The establishment of low-income veteran-specific permanent affordable housing initiatives is entirely consistent with the long history of our nation to establish programs and benefits unique to veterans in recognition of their service to the nation.

Legislation has already been introduced in the Congress to address this need. The Homes for Heroes Act of 2007 (H.R. 3329), introduced by Representative Al Green (D-TX-9th) in August, would develop and expand permanent housing opportunities for very low-income veterans and establish new programs within HUD pertaining to veterans. Additionally, the legislation would establish the position of Special Assistant for Veterans Affairs within HUD to coordinate services to homeless veterans and serve as a liaison to the VA, state and local officials, and nonprofit service organizations; establish a \$200 million assistance program for supportive housing and services for low-income veterans; and expand the HUD-VASH Program, authorizing 20,000 vouchers annually and making the program permanent. H.R. 3329 would also authorize \$1 million in HUD grants to assist housing and service providers with the execution of their housing projects for veterans assisted by HUD, fulfilling the planning and application process, and assisting veterans in obtaining housing or homeless assistance. Finally, the bill would require HUD to submit a comprehensive annual report to Congress on the housing

needs of homeless veterans and the steps HUD has taken under the programs provided for in the bill. All federal departments – not solely the VA – bear responsibility for supporting our nation’s veterans. Passage of the Homes for Heroes Act of 2007 would give HUD the tools to do so.

We are pleased that last month Representative Green also introduced the Veterans Homeless Prevention Act of 2007, H.R. 4161, which would establish a pilot program within HUD and VA to combine housing for at-risk veterans and veterans families with VA supportive services to prevent this population from becoming homeless. The legislation authorizes \$26 million for pilot programs managed by nonprofits and consumer cooperatives to assist veteran families who might otherwise become homeless such as mental health counseling, financial planning and employment and training.

NCHV believes no veteran should experience homelessness. We ask Congress to authorize and appropriate funds for a targeted permanent housing assistance program for low-income veterans. Both H.R. 3329 and H.R. 4161 would serve to provide affordable housing stock or access to such housing for low-income or homeless veterans, and remove the barriers to veterans’ access to affordable rental housing. We urge Congress to pass these bills.

Conclusion

Every one of our nation’s military heroes deserves the opportunity for a safe, affordable, and permanent place to call home. NCHV looks forward to continuing to work with Congress, the Administration, and other stakeholders to ensure our nation does everything necessary to make this goal a reality for each veteran.