



COMING HOME

The Housing Crisis and Homelessness Threaten New Veterans

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EXECUTIVE SUMMARY

With the economy sinking deeper into recession, most American families are feeling the pinch. But for military families, the financial crisis is hitting even harder.

In the best of times, servicemembers experience difficulties coming home from combat. Troops face a job market in which civilian employers rarely understand or appreciate military skills and experience. Veterans may not have the resume-writing, interviewing, and networking skills of their civilian peers. And during deployments, military spouses often struggle to balance their jobs and the responsibilities of being a single parent. These financial hardships have proven to be too much for some Iraq and Afghanistan veterans and their families:

- In early 2008, foreclosure rates in military towns were increasing at four times the national average.
- About 8 percent of veterans serving since September 11, 2001 are paying more than half their income towards housing, placing them at a serious risk for homelessness. Experts recommend spending no more than 36 percent of net income on housing costs.¹
- Almost 2,000 Iraq and Afghanistan veterans have already been seen in the Department of Veterans Affairs' homeless outreach program. However, not all homeless veterans use VA services, so the real number of homeless Iraq and Afghanistan veterans may in fact be higher.

As the national housing crisis deepens, these numbers may be just the beginning. Iraq and Afghanistan veterans are already turning up on the streets much faster than other generations of veterans, often within 18 months of coming home. And over time, the signature wounds of the current conflicts—psychological wounds and traumatic brain injuries—may contribute to higher rates of homelessness.

While homelessness programs have expanded in recent years, there are still significant gaps in care. Above all, there is a dire need for new permanent housing, expanded temporary housing, and a real investment in preventative programs to keep these honorable men and women from living on the streets. It is time to give servicemembers the homecoming they deserve.

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THE FORECLOSURE CRISIS

In 2007, over 1.3 million American homes were in foreclosure, up almost 80 percent from the year before.² For military families, the foreclosure crisis is even more dire. In early 2008, foreclosure rates in military towns were increasing at four times the national average, in part because military families had been targeted by lenders selling subprime mortgages.³

IN EARLY 2008, FORECLOSURE RATES IN MILITARY TOWNS WERE INCREASING AT FOUR TIMES THE NATIONAL AVERAGE.

Unfortunately, the marketing of subprime mortgages seems to have drawn troops and veterans away from the VA Home Loan Program.⁴ Since 1944, the VA has made 18 million homes affordable for troops and veterans by acting as a guarantor of their mortgage loans. But the number of new VA loans has declined every year between 2004 and 2007, and “in 2006, at the peak of US subprime lending, the number of VA loans fell to barely a third of the level two years earlier.”⁵

VA loans lost popularity in part because soaring housing prices made VA loans less relevant to many home buyers in expensive areas. Until mid-2008, most veterans could not receive a no down payment loan over \$417,000.⁶ While this cap is above the 2008 median home sale price, it does not cover houses in more expensive regions of the country.⁷ For instance, in San Francisco, California, the median home sale price during November 2008 was \$648,000.⁸ Another obstacle to receiving a VA loan is the fee, ranging from 0.5 percent to 3.3 percent of the loan.⁹

The net effect of the widespread advertising of subprime loans, along with the limits of VA loans, is that veterans who may have qualified for a VA-backed mortgage are instead coping with a subprime mortgage at high risk of foreclosure. This is especially unfortunate, given that VA-backed home loans protect the veteran-borrower from many of the risks associated with the mortgages offered

to subprime borrowers. Among the advantages of a VA-backed home loan are:¹⁰

- *No down payment*, compared with an average of 6 percent for subprime and 12 percent for near prime loans.¹¹
- *Limits on the rise in rates for Adjustable-Rate Mortgages (ARMs)*. In contrast, many private subprime ARMs had introductory “teaser” rates that rose dramatically after the first few years.¹²
- *Right to prepay without penalty*. Many private subprime loans penalized borrowers who tried to pay off their mortgages more quickly.¹³
- *Assistance from VA financial counselors for borrowers in default*. Forbearance can be extended to veteran-borrowers facing temporary financial difficulties.¹⁴

Although 90 percent of current VA-backed home loans were given without a down payment,¹⁵ the VA has seen relatively few foreclosures, compared with other lenders nationwide. In the fourth quarter of 2007, the share of VA mortgages in foreclosure was only slightly higher than the share for prime borrowers, those with the highest credit scores.¹⁶ Even in the midst of the housing crisis, VA foreclosures in 2008 were “down more than 50 percent from the same months in 2003.”¹⁷

As the mortgage crisis has expanded, the popularity of the VA home loan program has begun to increase. After guaranteeing only 130,000 loans in 2007, the VA guaranteed about 180,000 loans totaling \$36 million in 2008.¹⁸

The VA is also taking steps to help veterans with mortgage problems, whether or not their mortgages are backed with a VA loan.¹⁹ VA counselors, working at 9 regional loan centers, spoke to 85,000 veterans with mortgage issues in 2007.²⁰ The VA has also helped 74,000 troops and veterans avoid foreclosure since 2000 through financial counseling and negotiating with lenders for repayment plans, forbearance, or loan modifications.²¹

Congress has already taken some action to improve the resources available to troops and veterans facing mortgage problems. The Housing and Economic Recovery Act of 2008 raised the loan ceiling for VA home loans to as much as \$729,750 in some areas, and gave servicemembers nine

VA AUTHORITY TO REFINANCE A LOAN HAS BEEN EXPANDED, BUT THERE ARE SERIOUS CONCERNS ABOUT THE STRUCTURAL LIMITATIONS OF THE VA REFINANCING PROGRAM, AND THE LACK OF OUTREACH TO VETERANS REGARDING VA FINANCIAL COUNSELING.

months of protection from foreclosure after returning from a deployment.²² In addition, VA authority to refinance a loan has been expanded,²³ but there are serious concerns about the structural limitations of the VA refinancing

program, and the lack of outreach to veterans regarding VA financial counseling.

HOMELESSNESS AMONG VETERANS

In 2007, almost 154,000 veterans were homeless on any given night.²⁴ Approximately 300,000 veterans experience homelessness at some point over the course of the year.²⁵ Veterans are dramatically overrepresented in the homeless population; while veterans make up one tenth of the adult population, they are about one third of the adult homeless population.²⁶

Although homeless veterans are more likely to be educated, more likely to be employed, and more likely to have a stable family background than homeless nonveterans,²⁷ they are twice as likely to be chronically homeless.²⁸ In 2005, approximately 44,000 to 64,000²⁹ veterans suffered from long-term or repeated homelessness.



IN PERSON: HEROLD NOEL

Less than a year after serving honorably on the frontlines of Iraq, 25-year-old Herold Noel, a Private First Class in the Army's 3rd Infantry Division, found himself unemployed, struggling with Post Traumatic Stress Disorder, and waiting on his disability claim from the VA. Unable to support his wife and three children, Noel was forced to live on friends' couches and in homeless shelters. After having his clothes and military medals stolen at one shelter, Noel resorted to living in his car. Like so many other veterans, Herald Noel had come home from war a hero, only to wind up homeless on America's streets.

With the help of Iraq and Afghanistan Veterans of America and an anonymous donor, Herold was able to find an apartment for himself and his family, and to receive the mental health treatment he needs. The star of an award-winning documentary on homeless veterans, "When I Came Home," Herold has also become an outspoken advocate for his fellow troops. But Herold represents just one of the thousands of homeless Iraq and Afghanistan veterans, with more troops coming home every day.

Thousands of Iraq and Afghanistan Veterans Face Homelessness

Thousands of Iraq and Afghanistan veterans are joining veterans of other generations on the streets and in shelters. Preliminary data from the VA suggests that Iraq and Afghanistan veterans make up 1.8% of the homeless veteran population.³⁰ In FY2007, 859 homeless Iraq or Afghanistan veterans were seen through VA homeless outreach programs. 1819 homeless Iraq and Afghanistan veterans were seen in the VA's programs, total, over the previous three years.³¹ Not all homeless Iraq and Afghanistan veterans use VA services, of course, so the real number of homeless Iraq and Afghanistan veterans may be considerably higher.

A significant number of Iraq and Afghanistan veterans, about 1,500 according to the VA, are not yet homeless, but are considered at risk for homelessness in the near future.³² Homeless advocates disagree on a precise definition of what it means to be "at risk," but one significant factor is the amount of one's income one spends on rent. About 8 percent of veterans serving since September 11, 2001 are paying more than half their income towards housing.³³ High rates of PTSD and traumatic brain injury may also contribute to higher homelessness rates over time.³⁴ (See inset, next page.)

In an alarming trend, Iraq and Afghanistan veterans are turning up on the streets *faster* than veterans of other conflicts did. According to Pete Dougherty, director of homeless programs at the VA: "The approximately 70,000 veterans of the war in Vietnam who became homeless

usually spent between five and ten years trying to readjust to civilian life before winding up on the streets [...] Veterans of today's wars who become homeless end up with no place to live within 18 months after they return from war."³⁵

The Response to the Homeless Crisis

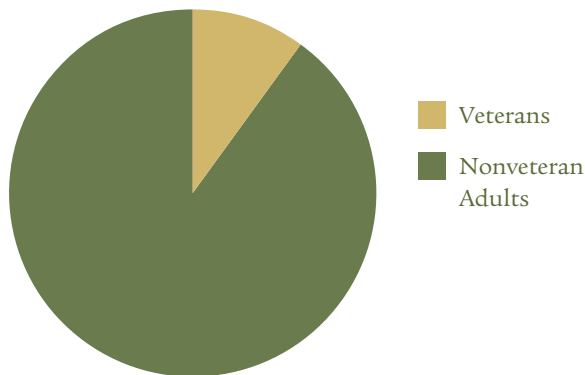
Like other Americans, homeless veterans are eligible for an array of federal, state and local services. In addition, veterans are eligible for veteran-specific support through the Departments of Veterans Affairs, Labor, and Housing and Urban Development. In FY2007, a record \$282 million was appropriated for homeless veterans programs,³⁶ a landmark success for veterans' advocates. Federal funding reached historic levels again

ABOUT 8 PERCENT OF VETERANS SERVING SINCE SEPTEMBER 11, 2001 ARE PAYING MORE THAN HALF THEIR INCOME TOWARDS HOUSING.

in FY2008.³⁷ But although the Department of Veterans Affairs is "the largest federal provider of direct assistance to the homeless,"³⁸ they still reach only about 25 percent of homeless veterans a year.³⁹

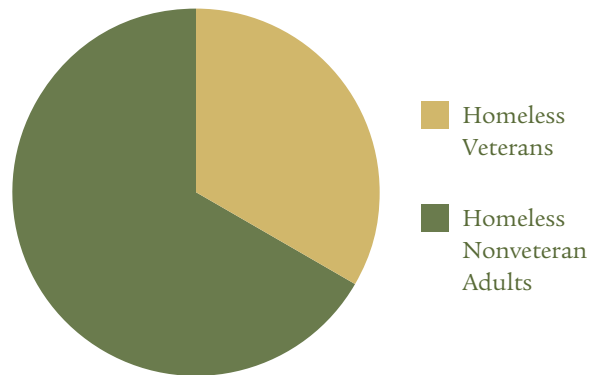
Annually, the VA provides health care to 100,000 homeless veterans, gives pension and disability benefits to more than

Veterans make up only one tenth of the adult population...



Source: 2006 American Community Survey, U.S. Census Bureau

...but they are one third of the homeless adult population



Source: U.S. Department of Veterans Affairs

40,000 homeless veterans, and provides homeless services to more than 70,000 veterans.⁴⁰ *For a complete list of VA programs for homeless veterans, see the Appendix.*

The largest VA anti-homelessness initiative is the Grant and Per Diem (GPD) program.⁴¹ Through the GPD program, the VA provides payments to public and non-profit organizations to establish housing and service centers for homeless veterans. For its part, the VA does outreach to ensure that these homeless veterans, particularly those with mental health or substance abuse problems, have access to the VA's health care services.⁴² However, the VA payment rate to GPD providers is often too low to cover the program's expenses, leaving community organizations struggling to make ends meet, and undercutting the services they can provide to homeless veterans.⁴³

The GPD program has shown some effectiveness. According to VA data, "Over half [of veterans leaving the Grant and Per Diem program] had successfully arranged independent housing, nearly one-third had jobs, one-

quarter were receiving benefits, and significant percentages showed progress with substance abuse, mental health, or medical problems."⁴⁴ While these numbers show veterans making significant improvement, it is clear that a majority of veterans leaving GPD still have many issues to address. Many more never find their way into the program in the first place.

Overwhelming Need for Transitional Housing

Although the VA has ramped up their homeless programs,⁴⁵ homeless providers say that their resources are still stretched thin.⁴⁶ The VA currently funds only 15,000 beds nationwide.⁴⁷ Filled to capacity, these programs would temporarily house only about 10 percent of homeless veterans. According to the Government Accountability Office, more than 11,000 additional transitional beds are needed to begin to meet the overwhelming demand.⁴⁸

The shortage of space and funding are having a real impact on homeless Iraq and Afghanistan veterans. According to the VA's 2007 CHALENG Report,⁴⁹ 15 percent of local VA

Homelessness and the Connection to Mental Health Injuries

Rates of mental illness and substance abuse are very high in the homeless population. About 45 percent of homeless veterans have a psychological illness, and more than 70 percent suffer from substance abuse.⁵⁰ There is conflicting evidence regarding whether these rates are higher among homeless veterans than among other homeless people.⁵¹ Studies have not found, however, that Post Traumatic Stress Disorder alone increases veterans' risk of homelessness.⁵² Rather, it is the personal and economic consequences of untreated PTSD,⁵³ including social isolation and violent behavior,⁵⁴ that increase the risk of homelessness. The prevalence of mental health injuries is high

among Iraq and Afghanistan veterans, and many are not getting the treatment they need. According to a 2008 RAND study:

"Nearly 20 percent of military service members who have returned from Iraq and Afghanistan — 300,000 in all — report symptoms of post traumatic stress disorder or major depression, yet only slightly more than half have sought treatment... Even among those who do seek help for PTSD or major depression, only about half receive treatment that researchers consider 'minimally adequate' for their illnesses."⁵⁵

If these veterans continue to lack access to quality mental health care, the consequences of untreated PTSD will likely result in an increase in the number of Iraq and Afghanistan veterans ending up homeless.

homeless program coordinators surveyed said a shortage of available housing meant they could not provide same-day housing to homeless Iraq and Afghanistan veterans.⁵⁶

In February 2008, the VA announced that it was designating \$37 million to fund at least 2,250 new transitional housing beds, the largest one-time allocation of funds for the GPD program in the VA's history.⁵⁷ But in September, the VA announced that it had spent nearly all of the designated funds on grants that fell far short of this goal, providing only 1,526 new beds and 49 vans that will transport homeless veterans to health care and training programs.⁵⁸

Massive Shortfalls in Permanent Housing

While temporary housing provides respite for veterans otherwise living on the streets, the best long-term solution to veteran homelessness includes permanent housing.⁵⁹ But permanent housing is in short supply; it has been regularly cited as one of the top unmet needs of homeless veterans by the VA, community providers, and homeless veterans themselves.⁶⁰

In response to this need, Congress appropriated \$75 million to support the HUD-VA Supportive Housing (HUD-VASH) program, a coordinated effort between the VA and the Department of Housing and Urban Development (HUD). The funding will pay for 10,000 new "Section 8" vouchers⁶¹ to provide permanent supportive housing for homeless veterans.⁶² Under the "Section 8" housing voucher program, qualifying low-income families are given vouchers to help pay for housing in the private rental market. According to the Center on Budget and Policy Priorities, vouchers are more cost-effective than other federal housing programs, and "have been found to sharply reduce homelessness and housing instability."⁶³ Under the new initiative, the VA plans to target veterans with families, specifically those who have served in Iraq and Afghanistan.⁶⁴ In addition to a voucher to help cover the cost of housing, the veterans in the HUD-VASH program also receive VA case management services to help them keep their homes.⁶⁵

Supportive housing has been proven effective in combating homelessness,⁶⁶ but there are serious concerns about whether this program is being implemented as quickly and effectively as possible. For instance, in Clark County, Nevada, only 11 vouchers had been distributed in the first six months of the program, despite available funding for 105 vouchers.⁶⁷

Women and Families in Urgent Need

In recent decades, women have been serving in the Armed Forces in historic numbers. As a result, they are also swelling the ranks of homeless veterans. As of October 2008, the VA estimated there are between 7,000 to 8,000 homeless female veterans in the United States.⁶⁸ Of homeless Iraq and Afghanistan veterans, 11 percent are women, more than twice the rate of homeless women veterans of all generations.⁶⁹

23 PERCENT OF FEMALE VETERANS IN THE VA'S HOMELESSNESS PROGRAMS HAVE CHILDREN UNDER 18 YEARS OLD.

Female homeless veterans tend to have more severe mental health problems than homeless veteran men,⁷⁰ in part because they are more likely to experience sexual trauma while serving in the military.⁷¹ The VA reports that about 40 percent of the homeless female veterans of recent wars say they were sexually assaulted by a fellow servicemember while in the military.⁷² Women veterans are also more likely to experience a severe housing cost burden,⁷³ and earn lower salaries, on average, than male veterans.⁷⁴

But programs for homeless female veterans, and especially for those with children, have been "slow to materialize," according to the VA Advisory Committee on Homeless Veterans.⁷⁵ Pete Dougherty, director of homeless programs at the VA, acknowledges that existing programs for women veterans are "probably not yet sufficient."⁷⁶ With only about a dozen female-only facilities nationwide,⁷⁷ women veterans often have to travel long distances or outside their state in order to have access to these options. Within the VA's homeless shelter system, only 60 percent of shelters can accept women, and less than 5 percent have programs that target female veterans specifically or offer separate housing from men.⁷⁸

Adding to the challenge has been the increasing number of female veterans with families in need of homeless services; 23 percent of female veterans in the VA's homelessness programs have children under 18 years old.⁷⁹ Since the VA cannot provide direct care to children or spouses of veterans,⁸⁰ providing suitable housing

for homeless veterans with families falls under the responsibility of multiple agencies, and coordinating this care can be extremely challenging.⁸¹ Homeless veterans have continually cited child care as their number one unmet need.⁸² The new expansion of the HUD-VASH program will begin to meet the demand for thousands of homeless veterans and their immediate families. Women veterans, including those with children, will be considered a priority group for the program.⁸³

CONCLUSION

When the first homeless Vietnam veterans began appearing on the streets, the VA did not have a single homeless program to assist them.⁸⁴ Today, the number of homeless Vietnam veterans is greater than the number of servicemembers who died during the war.⁸⁵ As troops return from Iraq and Afghanistan, more programs are available but there are still thousands of veterans who are falling through the cracks. The struggling economy will only increase the influx of new veterans to homeless shelters across the country. We owe these veterans more. A firm commitment on the part of our nation's leaders to eradicate homelessness among veterans would send a powerful message to the men and women of our Armed Forces that we do not intend to forget their heroic service.

For IAVA's recommendations on housing, see our Legislative Agenda, available at www.iava.org/dc.

RECOMMENDED READING AND ONLINE SOURCES

To learn more about the employment challenges that new veterans are facing, please see the January 2009 IAVA Issue Report, "Careers After Combat: Employment and Education Challenges for Iraq and Afghanistan Veterans." To learn more about troops' and veterans' psychological injuries, please see the January 2009 IAVA Issue Report, "Invisible Wounds: Psychological and Neurological Injuries Confront a New Generation of Veterans." All IAVA reports are available at <http://www.iava.org/reports>.

You can also learn more about housing issues among veterans from the following sources:

- National Alliance to End Homelessness, "Vital Mission: Ending Homelessness Among Veterans," November 2007. <http://www.endhomelessness.org/content/article/detail/1837>.
- Libby Perl, "Veterans and Homelessness," Congressional Research Service, March 18, 2008.
- Department of Veterans Affairs, "Community Homelessness Assessment, Local Education and Networking Group (CHALENG) for Veterans: Fourteenth Annual Progress Report," February 28, 2008. www1.va.gov/homeless/docs/CHALENG_14tH_annual_report_3-05-08.pdf.

APPENDIX

FEDERAL HOMELESS PROGRAMS FOR VETERANS

Homeless veterans can find support through the Departments of Veterans Affairs, Labor, and Housing and Urban Development. The following chart lists the major programs administered by the three agencies.

Program Name (Agency)	Program Description	Veterans Helped
Grant and Per Diem Program (VA)	Through the GPD program, the VA provides grants and per diem payments to public and non-profit organizations to establish housing and service centers for homeless veterans. The VA does extensive outreach to ensure that these homeless veterans, particularly those with mental health or substance abuse problems, have access to the VA's health care services.	In FY2006, the VA awarded approximately 300 grants to service providers through the GPD, making 8,200 beds available and serving about 15,000 veterans. ⁸⁶
Loan Guaranty Program for Multifamily Transitional Housing (VA)	The VA guarantees loans for organizations willing to construct or provide supportive services for multifamily transitional housing. Borrowers are required to provide supportive services such as food and nutritional counseling, child care, and transportation; guarantee that residents maintain employment; create guidelines to ensure sobriety; and charge a reasonable fee.	The program is restricted to 15 loans guaranteed up to an aggregate total of \$100 million. ⁸⁷
Health Care for Homeless Veterans (HCHV) Program (VA)	Through the HCHV program, VA Medical Center staff conduct outreach to homeless veterans, provide care and treatment for medical, psychiatric, and substance abuse disorders, and refer veterans to other needed supportive services. ⁸⁸	In FY2006, the HCHV program treated approximately 60,857 veterans. ⁸⁹
Domiciliary Care for Homeless Veterans (DCHV) Program (VA)	Thirty-eight VA medical centers offer a total of almost 2,000 beds and rehabilitative services for physically or mentally ill or aged homeless veterans.	The program provides residential treatment to approximately 5,000 homeless veterans annually. ⁹⁰
Compensated Work Therapy/Therapeutic Residence (CWT) Program (VA)	For veterans with chronic mental health or substance abuse problems who are homeless or at risk of homelessness, the VA contracts with private companies or non-profit organizations to provide housing and employment opportunities.	The VA estimates that approximately 14,000 veterans participate in the CWT program annually. ⁹¹

APPENDIX (PAGE 2)

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Program Name (Agency)	Program Description	Veterans Helped
HUD-VA Supportive Housing (HUD-VASH) program (VA, HUD)	The HUD-VA Supportive Housing program is an effective joint program with the VA and the Department of Housing and Urban Development to provide permanent supportive housing for homeless veterans with severe mental health or substance abuse problems.	Since 1992, HUD has designated 1,750 “Section 8” housing vouchers, or subsidies to rent private apartments, for the program totaling more than \$44.5 million, while the VA has 34 partner sites that contribute case management services. ⁹² In April 2008, the VA expanded the HUD-VASH program, providing \$75 million to create new permanent housing for 10,000 homeless veterans nationwide, with the VA providing supportive services and case management.
Acquired Property Sales for Homeless Veterans (VA)	The VA is authorized to sell, lease, or donate properties acquired through foreclosures on its loans to organizations or state agencies willing to use them for homeless shelters.	As of March 2008, more than 200 foreclosed properties have been sold for this purpose. ⁹³
Homeless Veterans Reintegration(HVRP) Program (DOL)	This purpose of this program is two-fold: to help veterans find employment opportunities, and to help develop a service delivery system for homeless veterans. Organizations that are eligible for grants include state and local Workforce Investment Boards, local public agencies, and both for-and non-profit organizations. ⁹⁴	“In program year (PY) 2006, HVRP grantees served a total of 13,346 homeless veterans, of whom 8,713, or 65%, were placed in employment.” ⁹⁵
Stand Downs for Homeless Veterans (collaboration between local VAs, homeless service providers, and other government agencies)	Stand downs are local events in which Veterans Service Organizations, businesses, government entities and other social service organizations come together to provide necessary services for homeless veterans, such as food, clothing, showers, medical care, dental care, immunizations, shelter, and community. Stand downs take place annually in cities nationwide, and can last upwards of three days.	In FY2005, 10,155 veterans utilized services at stand downs. ⁹⁶

ENDNOTES

- 1 Les Christie, "Housing Troubles Worsen for the Poor," CNNMoney.com, September 3, 2007: money.cnn.com/2007/08/29/real_estate/housing_costs_strangling_low_income_Americans/index.htm?postversion=2007090310.
- 2 RealtyTrac, "US Foreclosure Activity Increase 75% in 2007," January 28, 2008: www.realtytrac.com/ContentManagement/pressrelease.aspx?ChannelID=9&ItemID=3988&accnt=64847.
- 3 Kathleen M. Howley, "Foreclosures in Military Towns Surge at Four Times U.S. Rate," Bloomberg News, May 27, 2008. Currently, there is no research on how many of the foreclosed homes in military towns are owned by troops or veterans. However, military families are certainly feeling the crunch. For those who live near military bases, even if their home is not threatened by foreclosure, home values are dropping because of the glut of foreclosed homes on the market. In addition, service members and veteran who are renters are at risk of losing their homes (and often their deposit) if their landlord defaults.
- 4 Details of eligibility and limits of these loans are available at: www.homeloans.va.gov.
- 5 Howley, "Foreclosures in Military Towns Surge at Four Times U.S. Rate." With the collapse of the subprime mortgage market, and the decline in house values, VA loans are again gaining popularity. Tom Philpott, "Help for Vets in Mortgage Mess," Military.com, June 5, 2008.
- 6 Department of Veterans Affairs, "VA Raising Home Loan Ceilings in Many Areas," August 21, 2008. See also: Summary of the "Housing and Economic Recovery Act of 2008", Senate Banking Committee, banking.senate.gov/public/_files/HousingandEconomicRecoveryActSummary.pdf.
- 7 "Real Estate Home Appreciation – Last 12 months," December 5, 2008: www.realestateabc.com/outlook/overall.htm.
- 8 "California home sales up 83.2%, median price drops 41.8%," San Francisco Business Times, December 23, 2008: www.bizjournals.com/sanfrancisco/stories/2008/12/22/daily42.html.
- 9 For more information, visit "VA Home Loans – A Quick Guide for Homebuyers and Real Estate Professionals," www.homeloans.va.gov/vap26-91-1.htm.
- 10 See "Fact sheet on VA Guaranteed Loans": www.homeloans.va.gov/factsheet.htm.
- 11 "The Rise and Fall of Subprime Mortgages," *Economic Letter: Insights from the Federal Reserve Bank of Dallas*, November 2007, p 4.
- 12 Geraldine Fabrikant, "Prepayment penalties add to subprime borrowers' troubles," International Herald Tribune, September 13, 2007: www.iht.com/articles/2007/09/13/business/mortgage.php.
- 13 Ibid.
- 14 Department of Veterans Affairs, "VA-Guaranteed Home Loans for Veterans," p. 2: www.homeloans.va.gov/pdf/vap_26-4_online_version.pdf.
- 15 Department of Veterans Affairs, "VA Reaching Out to Vets with Mortgage Problems," June 12, 2008: www1.va.gov/opa/pressrel/pressrelease.cfm?id=1514.
- 16 Howley, "Foreclosures in Military Towns Surge at Four Times U.S. Rate."
- 17 Department of Veterans Affairs, "VA Reaching Out to Vets with Mortgage Problems."
- 18 Bob Tedeschi, "VA-Backed Loans on the Rise," *New York Times*, June 29, 2008. Department of Veterans Affairs, "Enhanced VA Mortgage Options Now Available for Veterans," October 24, 2008.
- 19 Department of Veterans Affairs, "VA Reaching Out to Vets with Mortgage Problems." See also: Howley, "Foreclosures in Military Towns Surge at Four Times U.S. Rate."
- 20 Howley, "Foreclosures in Military Towns Surge at Four Times U.S. Rate."
- 21 VA financial counselors can be reached at 1-877-827-3702. Department of Veterans Affairs, "VA Reaching Out to Vets with Mortgage Problems."
- 22 Department of Veterans Affairs, "VA Raising Home Loan Ceilings in Many Areas." See also: Summary of the "Housing and Economic Recovery Act of 2008", Senate Banking Committee, banking.senate.gov/public/_files/HousingandEconomicRecoveryActSummary.pdf
- 23 Department of Veterans Affairs, "Enhanced VA Mortgage Options Now Available for Veterans."
- 24 The 150,000 figure represents a 21 percent drop in the number of homeless veterans since the 2006 CHALENG report. The VA cites several possible reasons for this, including altered methodology, the overall decline in the veteran population, and the effectiveness of VA programs. Department of Veterans Affairs, "Community Homelessness Assessment, Local Education and Networking Group (CHALENG) for Veterans: Fourteenth Annual Progress Report," February 28, 2008, p. 16: www1.va.gov/homeless/docs/CHALENG_14tH_annual_report_3-05-08.pdf. Because the homeless populations is transient, and because many people may experience homelessness off-and-on over months or even years, correctly measuring the size of the homeless population is difficult. For more information on the methods used to count the homeless, see Libby Perl, "Counting Homeless Persons: Homeless Management Information System," Congressional Research Service, April 3, 2008.
- 25 Department of Veterans Affairs, "Overview of Homelessness," March 6, 2008: www1.va.gov/homeless/page.cfm?pg=1.
- 26 American Community Survey, 2006: factfinder.census.gov/servlet/STTable?_bm=y&-geo_id=01000US&-qr_name=ACS_2006_EST_G00_S2101&-ds_name=ACS_2006_EST_G00_&-redoLog=false. "About one-third of the adult homeless population have served their country in the Armed Services." Department of Veterans Affairs, "Overview of Homelessness," March 6, 2008: www1.va.gov/homeless/page.cfm?pg=1. For a breakdown by gender and age, see Libby Perl, "Veterans and Homelessness," Congressional Research Service, March 18, 2008, p. 7-10.
- 27 Perl, p. 6.
- 28 The federal government's definition of chronic homelessness includes homeless individuals with a disabling condition (substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability) who have been homeless either 1) continuously for one whole year, or 2) four or more times in the past three years. For more information, see: www.endhomelessness.org/section/policy/focusareas/chronic. National Alliance to End Homelessness, "Vital Mission: Ending Homelessness Among Veterans," November 2007, p. 15: www.endhomelessness.org/content/article/detail/1837.
- 29 Ibid., at 3.
- 30 For now, Iraq and Afghanistan veterans remain underrepresented in the homeless veteran population, as they account for 3 percent of the total number of veterans nationwide. Department of Veterans Affairs, "Community Homelessness Assessment, Local Education, and Networking Group (CHALENG) for Veterans: Fourteenth Annual Progress Report," p. 2.
- 31 Mary Rooney, Program Specialist, Homeless Veterans Programs, and Deborah Lee, VISN 6 Network Homeless Coordinator, U.S. Department of Veterans Affairs, presentation at the National Summit on Women Veterans Annual Conference, June 20-22, 2008.
- 32 Perl, p. 26.
- 33 National Alliance to End Homelessness, "Vital Mission: Ending Homelessness Among Veterans."
- 34 Erik Eckholm, "Surge Seen in Number of Homeless Veterans," *The New York Times*, November 8, 2007: www.nytimes.com/2007/11/08/us/08vets.html?ex=1352178000&en=0a95aa78b612ae16&ei=5088&partner=rssnyt&emc=rss.
- 35 Anna Badkhen, "Shelters Take Many Vets of Iraq, Afghan Wars," *Boston Globe*, August 7, 2007: www.boston.com/news/local/articles/2007/08/07/shelters_take_many_vets_of_iraq_afghan_wars/.
- 36 Perl, p. 14.
- 37 This is based on estimates from the Congressional Research Service. Perl, p. 15.
- 38 Peter Dougherty, Director of Homeless Veterans Programs for the Department of Veterans Affairs, "Statement before the U.S. House of Representatives Committee on Veterans Affairs," April 9, 2008, p. 1.
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