



a program of United Spinal Association

**Testimony**

**of**

**VetsFirst, a program of United Spinal Association**

**Submitted by**

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**Before the**

**Subcommittee on Insurance, Housing and Community  
Opportunity  
Committee on Financial Services  
United States House of Representatives**

**Regarding**

**“Housing for Heroes: Examining How Federal Programs Can  
Better Serve Veterans”**

**September 14, 2012**



Chairman Biggert, Ranking Member Gutierrez, and other distinguished members of the subcommittee, thank you for the opportunity to testify regarding VetsFirst's views concerning the housing needs of homeless, low-income, and disabled veterans.

VetsFirst represents the culmination of 60 years of service to veterans and their families. United Spinal Association, through its veterans service program, VetsFirst, provides representation for veterans, their dependents and survivors in their pursuit of Department of Veterans Affairs (VA) benefits and health care before VA and in the federal courts. Today, United Spinal Association is not only a VA-recognized national veterans service organization, but is also a leader in advocacy for all people with disabilities.

Throughout our history, VetsFirst has been integral in the development and implementation of provisions, including drafting key sections of the Fair Housing Amendments Act, that ensure access to housing opportunities for veterans with significant disabilities. Despite these and other advances, veterans who are wheelchair users continue to encounter significant architectural barriers that prohibit their full participation in their communities. Because accessible, affordable housing remains a continual struggle for many people with disabilities, VetsFirst continues to focus on the development of policies and procedures that will improve access to housing for disabled veterans.

VetsFirst is also concerned about the needs of homeless veterans, many of whom have disabilities. Whether veterans are at risk of homelessness due to inadequate housing or currently experiencing homelessness, we owe a debt of gratitude to those individuals who have served our nation. Veterans who have disabilities must be given every opportunity to reintegrate into their communities.

#### Housing Needs of Veterans with Disabilities and/or Low-Incomes

According to VA, 3.47 million veterans receive VA disability compensation.<sup>1</sup> Disability compensation is available for veterans who have an injury or illness caused or aggravated by their military service. In August 2011, 864,000 veterans reported having a service-connected disability rating of 60 percent or greater.<sup>2</sup> Among veterans of the wars in Iraq and Afghanistan,

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<sup>1</sup> United States Department of Veterans Affairs, "Department of Veterans Affairs Statistics at a Glance." August 2012. The source of this information is the Department of Veterans Affairs, Veterans Benefits Administration and Veterans Health Administration as of June 30, 2012.

<sup>2</sup> News Release, U.S. Bureau of Labor Statistics, Employment Situation of Veterans – 2011 (Mar. 20, 2012) <http://www.bls.gov/news.release/pdf/vet.pdf>

approximately 26 percent reported having a disability related to their service.<sup>3</sup> Of those veterans, 166,000 reported having a disability rated at 60 percent or greater.<sup>4</sup>

Furthermore, 300,000 veterans receive VA pensions.<sup>5</sup> Pensions are generally available to veterans who are low-income and either over the age of 65 or permanently and totally disabled and who served on active duty for 90 days, at least one day of which was during a period of war. With nearly 1.4 million veterans living below the poverty line,<sup>6</sup> modest pension benefits are critical for our most vulnerable veterans.

In addition to those veterans who receive VA benefits, many who require housing assistance may not receive or even be eligible for VA benefits. VA estimates that our nation has 22.2 million veterans.<sup>7</sup> According to the 2010 American Community Survey, 4.3 million veteran homeowners have disabilities.<sup>8</sup> Of that number, 2.7 million are veterans who are elderly.<sup>9</sup> Among veterans who are overburden by housing costs, many are more likely to have a disability.<sup>10</sup>

Many veterans who have disabilities and disproportionate housing costs are either at risk of becoming homeless or are already experiencing homelessness. According to a report on homelessness released by VA's Office of the Inspector General on May 4, 2012,<sup>11</sup> those Operation Enduring Freedom/Operation Iraqi Freedom veterans who become homeless after separating from the military "were younger, enlisted with lower pay grades, and were more likely to be diagnosed with mental disorders and/or traumatic brain injury (TBI) at the time of separation from active

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<sup>3</sup> *Id.*

<sup>4</sup> *Id.*

<sup>5</sup> United States Department of Veterans Affairs, "Department of Veterans Affairs Statistics at a Glance." August 2012. The source of this information is the Department of Veterans Affairs, Veterans Benefits Administration and Veterans Health Administration as of June 30, 2012.

<sup>6</sup> National Housing Conference, "Housing America's Heroes: Facts about Veterans and Housing." <http://www.nhc.org/media/files/VeteransHousingKeyFacts.pdf>.

<sup>7</sup> United States Department of Veterans Affairs, "Department of Veterans Affairs Statistics at a Glance." August 2012. The source of this information is the Department of Veterans Affairs, Office of the Actuary, Veteran Population Projection Model (Vetpop) 2007 as of September 30, 2011.

<sup>8</sup> Dataferrett tabulation of American Community Survey Data.

<sup>9</sup> *Id.*

<sup>10</sup> National Housing Conference, "Housing America's Heroes: Facts about Veterans and Housing." <http://www.nhc.org/media/files/VeteransHousingKeyFacts.pdf>.

<sup>11</sup> Department of Veterans Affairs Office of Inspector General, "Homeless Incidence and Risk Factors for Becoming Homeless in Veterans," Report No. 11-03428-173, May 2012.

duty.”<sup>12</sup> Furthermore, the strongest predictor of homelessness after discharge was mental illness or substance abuse.<sup>13</sup>

VA joined with other federal partners in 2009 in pledging to end homelessness for our nation’s veterans by 2015. A point in time count in January 2011, determined that 67,495 veterans were experiencing homelessness.<sup>14</sup> This figure represents a decline in the number of homeless veterans from the January 2010 point in time count which found 76,329 homeless veterans.<sup>15</sup>

### Housing Needs of At Risk Disabled and Low-Income Veterans

Access to affordable, accessible housing is a critical issue for many disabled veterans. The ability to return home after incurring a significant disability is an important aspect of reintegrating into your family and community. For veterans who have newly acquired injuries, this may mean living with family members for a time prior to focusing on securing their own homes.

VA provides access to home adaptation assistance for eligible disabled veterans and servicemembers. These programs including the Specially Adapted Housing (SAH) grant program, the Special Housing Adaptations (SHA) grant program, the Temporary Residence Adaptation (TRA) grant program, and the Housing Improvements and Structural Alterations (HISA) program. Each program serves different veterans and provides varying levels of support.

The SAH grant program provides assistance for veterans or servicemembers who are permanently and totally disabled as the result of a disability connected to their service and who have a qualifying disability. An example of a qualifying disability includes the loss, or loss of use, of both lower extremities such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair. It is important to note that as the result of Public Law 112-154, which was signed into law on August 6, certain post-9/11 disabled veterans who have difficulty ambulating but who do not have a qualifying disability under the current program will temporarily be eligible for the SAH grant program.

Individuals who are eligible for the SAH grant program may receive assistance to construct a house on land purchased for that purpose or on land already owned, adapt an existing house, or defray the principle owed on an already purchased house that has already been adapted. The

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<sup>12</sup> *Id.* at ii.

<sup>13</sup> *Id.*

<sup>14</sup> Department of Veterans Affairs. About the Initiative: [http://www.va.gov/homeless/about\\_the\\_initiative.asp](http://www.va.gov/homeless/about_the_initiative.asp).

<sup>15</sup> Department of Housing and Urban Development and the Department of Veterans Affairs, “Veteran Homelessness: A Supplemental Report to the 2010 Annual Homeless Assessment Report to Congress.” <http://www.hudhre.info/documents/2010AHARVeteransReport.pdf>.

current amount indexed for the cost of construction available through the program is \$63,780. The grant may be accessed three separate times up to the maximum amount available.

The SHA grant program is a similar program that provides a smaller amount of assistance for veterans or servicemembers who are permanently and totally disabled as a result of a service-connected disability for certain disabilities. An example of a qualifying disability is the anatomical loss or loss of use of both hands. Individuals who are eligible for this program may access it three separate times up to the maximum amount of \$12,756 as indexed for the cost of construction.

Until recently, there were no options for veterans or servicemembers who were living with family members to receive housing adaptation assistance. The TRA grant program allows veterans or servicemembers who are eligible for SAH or SHA but who do not have a home of their own to adapt the home of a family member. Public Law 112-154 recently raised the maximum amount that an individual may receive under this program. Veterans eligible for the SAH program may receive \$28,000 while veterans eligible for SHA may receive \$5,000. In the future, the amount of money available through this program will not count against the money that is available to the individual through the SAH or SHA grant programs.

The HISA program is available both to veterans who have disabilities related to their service and those who are enrolled in VA's health care system but do not have a disability connected to their military service. Veterans who require an improvement or alteration to their homes due to a disability related to their service may receive up to \$6,800. Veterans eligible for SAH or SHA may also receive HISA benefits. Veterans who are enrolled in the VA health system but who do not have a service-connected disability may receive up to \$2,000.

VetsFirst fully supports the housing adaptation benefits currently available through VA. Many of our members have greatly benefited from the use of these programs. Furthermore, we support efforts to increase eligibility and funding amounts for individual grants to ensure that disabled veterans are able to live in their communities throughout their lives. We also understand, however, that we must seek to leverage all resources if we are to meet the needs of veterans who are not eligible for VA programs but for who home adaptations are a necessity.

Veterans determined to be disabled by VA must meet stringent requirements to receive significant adaptation funding. As evidenced by the temporary expansion in SAH benefits, the need is greater than that covered by the current programs. For veterans who have disabilities not related to their service, the need for adaptation assistance is also significant. Veterans with catastrophic disabilities not related to their service are able to receive VA health care but are not eligible for SAH or SHA.

In general, 80 percent of housing adaptations are paid for by homeowners.<sup>16</sup> For people with disabilities, many of whom are already likely to be overburdened by housing costs, these types of expenses may be unaffordable. When needed adaptations are not made, individuals may experience injuries or other severe consequences.

In addition to accessibility issues, low-income veterans, particularly those who are older, may have difficulty maintaining their homes. These veterans may have homes with stairs that create a fall risk, roofs that leak, or lack a permanent heating source. Leaky roofs can lead to damp housing conditions that may cause respiratory ailments or asthma. Alternative heating sources such as space heaters present an increased risk of fire.

#### A Complementary Approach to Help Meet the Needs of Disabled and Low-Income Veterans

VetsFirst and Rebuilding Together, a national housing nonprofit, have collaborated with House Financial Services Committee Member, Rep. Al Green (D-TX), in developing proposed legislation to help meet these needs. The “Housing Assistance for Veterans Act of 2012” (HAVEN Act) would authorize the Secretary of Housing and Urban Development (HUD) to establish a pilot program that provides grants to nonprofit organizations to rehabilitate and modify homes of disabled and low-income veterans.

The HAVEN Act leverages the resources of nonprofits by expanding their capacity to meet the housing adaptation and home repair needs of our veterans. Many existing housing nonprofits such as Rebuilding Together and Habitat for Humanity and more recent veteran-focused housing nonprofits have stepped forward to assist in meeting the housing needs of disabled veterans. One of the most important resources that these organizations can leverage is volunteers. According to Independent Sector,<sup>17</sup> the estimated value of volunteer time for 2011 is \$21.79 per hour.<sup>18</sup>

Nonprofits not only bring in volunteer leverage, but also the private sector and foundations to work on this critical problem. Nonprofit housing organizations, such as Rebuilding Together, leverage more than \$3 for every one \$1 in federal funding received. Through a very small investment, the HAVEN Act would engage nonprofits to test the ability to serve those who have served. Rather than directly providing services for veterans through federal funding, the proposal helps meet the need through national nonprofits that compete for very limited funding. Neighbors across the country, through qualified nonprofits, will help address this American challenge by volunteering to help house veterans in need.

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<sup>16</sup> Center for Housing Policy, “Housing an Aging Population: Are We Prepared?”  
<http://www.nhc.org/media/files/AgingReport2012.pdf>.

<sup>17</sup> Independent Sector promotes and strengthens the nonprofit sector.

<sup>18</sup> Independent Sector. Value of Volunteer Time: [http://www.independentsector.org/volunteer\\_time](http://www.independentsector.org/volunteer_time).

The pilot program would require the HUD Secretary and the VA Secretary to establish and oversee the program to ensure that veterans' needs are addressed. We believe that this collaboration will build on the efforts of VA and HUD to work together in addressing veterans homelessness. Without the repairs or adaptations that the pilot program will provide, some veterans who would be eligible for this program may be at risk of homelessness.

Veterans who are disabled and/or low-income would be eligible for assistance. The definition of disability considers the physical and mental limitations that veterans may face, regardless of whether the limitations are connected to the veteran's service. VetsFirst supports the broader definition to ensure, for instance, that veterans who may be catastrophically disabled but whose disabilities are not connected to their service are able to receive assistance. Under the HAVEN Act, low-income veterans are veterans whose income does not exceed 80 percent of the median income for a particular area.

Nonprofit organizations seeking to apply for the grant funds available through the HAVEN Act must provide programs at a nationwide or statewide level that target veterans or low-income individuals. Preference will be given to organizations that have experience in providing housing rehabilitation and modification for disabled veterans and who serve veterans in rural areas. When applying, organizations will need to detail their plans for working with VA and veterans service organizations to identify veterans who can benefit from the program.

Using the grant funds available under the HAVEN Act, organizations will be able to modify and rehabilitate the primary residence of an eligible veteran, rehabilitate a residence that is in a state of interior or exterior disrepair, and install energy efficient features or equipment. Organizations will be required to provide a match not less than 50 percent of the grant award. The repairs or adaptations must be provided at either no cost or at very low cost to the veteran. The program would provide \$4 million a year over a 5 year period to allow for an evaluation of the effectiveness of the program.

VetsFirst is proud to support the proposed legislation and the efforts of Rep. Green to meet the needs of veterans who are low-income and disabled who are in need of housing adaptation or repair assistance. We believe that introduction and passage of this legislation would help to address a portion of the housing needs of low-income and disabled veterans who may otherwise have limited or no resources through leveraging nonprofit resources. Without expanding assistance, these veterans and their families may be left at risk.

### Ending Homelessness for Veterans

As evidenced by VA's recent OIG report, disabled and low-income veterans are disproportionately homeless. While the focus of our testimony has been on the need to ensure that disabled and low-income veterans are able to remain in their homes, we want to address some of the issues that impact disabled veterans who are currently experiencing homelessness. Every effort must be made

to ensure that these veterans have access to the housing and supportive services needed to address their urgent concerns.

Although the number of homeless veterans appears to be declining, VetsFirst believes that efforts to address homelessness must be maintained at or above current levels to ensure that chronically homeless veterans have access to permanent supportive housing. Furthermore, VA and HUD must continue to work together to ensure the cultivation of accurate data, which is critical to providing an appropriate level of supports and services. Ensuring that a robust package of housing and services is available to these veterans is critical to their long-term success.

Veterans who would be appropriately served outside of the HUD-Veterans Affairs Supportive Housing program must also have the opportunity to access those housing resources. To ensure that the needs of all homeless or at risk veterans are addressed, HUD must work to ensure that veterans, including women veterans and those veterans who have dependent children, are being adequately served through the housing choice vouchers program and other appropriate housing programs. Otherwise, all needs may not be met.

HUD must also take steps to increase the stock of affordable, accessible housing. Veterans who have mobility or sensory impairments may have a more difficult time finding housing if the only affordable units are not accessible. Ensuring that accessibility requirements under current federal law are followed and providing incentives for developing additional units is crucial to expanding the number of housing units available.

Our nation must continue to assist disabled and low-income veterans who are homeless and provide greater assistance to those who are at risk of homelessness. VetsFirst believes that through continued investment in existing programs and leveraging of new ideas, we will be able to meet the needs of vulnerable veterans, including those at risk of homelessness.

Thank you for the opportunity to testify concerning VetsFirst's views regarding the housing needs of our nation's homeless, low-income, and disabled veterans. We remain committed to working in partnership to ensure that all veterans are able to reintegrate in to their communities and remain valued, contributing members of society.