



September 14, 2012

**United States House of Representatives
Committee on Financial Services
Washington, D.C.**

**SENT IN ELECTRONIC FORM AND VIA UNITED STATES MAIL
The Committee on Financial Services**

**ATTENTION:
Committee Clerk
2129 Rayburn House Office Building
Washington, D.C. 20515**

SENT VIA EMAIL: fsctestimony@mail.house.gov

The Subcommittee on Insurance, Housing and Community Opportunity Hearing:

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

Date: September 14, 2012

Location: Rayburn House Office Building
Room 2128

**Arnold Stalk PhD
Testimony Narrative**

Good morning:

My name is Arnold Stalk. I am the founder of Veteran’s Village which is located in Downtown Las Vegas, Nevada.

I would like to thank the members of the House of Representatives and more specifically a special thank you to this Subcommittee on Insurance, Housing and Community Opportunity Hearing. It is truly an honor.

I have been developing, operating, constructing and advocating for special needs housing developments since 1977. I began my career as a VISTA Volunteer and my first community project was the design of a Methadone Clinic for heroin addicts on Los Angeles' Skid Row. I have developed and operated special needs housing developments such as emergency shelters, transitional housing, scattered site rental housing and home ownership prototypical and replicable developments along with special needs projects such as the first AIDS hospice in Southern California, alcohol and drug residential treatment facilities, childcare centers, specialized schools for children and numerous other facilities in various cities throughout the United States.

I have also been a professor of architecture and urban housing, visiting critic at the Southern California Institute of Architecture, University of California at Los Angeles, University of Southern California and the University of Nevada, Las Vegas.

I have a private practice development consultancy firm and I am the President of SHARE, a non-profit 501 c 3 organization in Southern Nevada. SHARE was founded in 1994 and has been the catalyst for neighborhood revitalization projects and has provided food, shelter, housing, and community oriented facilities to thousands of people in need.

My career has been blessed to have had the opportunity to be of service and to create facilities and residences for people and to create humanistic and respectful environments for people from all walks of life.

I am the founder of Veteran's Village, Downtown Las Vegas, Nevada. Veteran's Village is a 125 unit residence and is dedicated to the creation of an environment that is home and a respite for United States Veterans. This is a unique and innovative approach to holistic and comprehensive housing with collaborative support services. Public and private collaborative partnerships have been created to provide services to residents including education and degree programs, nutritional programs, exercise training, medical services, mental health counseling, specialized activities and special events.

One most recent example is a partnership with The Home Depot Foundation in which SHARE and Veterans Village has received a grant to rehabilitate and retrofit the veterans Village through Home Depot Day of Service program which is scheduled for this coming October 25, 2012.

I am here this morning to discuss barriers that homeless and low income US Veterans face in securing housing assistance and services from Federal agencies.

I would like to advocate for improved federal agency collaborations, program efficiencies, and the administration of homeless housing and services for veterans.

I would also like to express my support for H.R. 6111: Vulnerable Veterans Housing Reform Act of 2012. This will move to exclude from consideration as income under the United States Housing Act of 1937 payments of pension made under section 1521 of title 38, United States Code, to veterans who are in need of regular aid and attendance.

By way of background and example, The Veterans Administration offers Aid and Attendance as part of an "Improved Pension" Benefit that is largely unknown. This Improved Pension allows for Veterans and surviving spouses who require the regular attendance of another person to assist in eating, bathing, dressing, undressing, medication dosing, or taking care of the needs of nature to receive additional monetary benefits. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an Assisted Living facility also qualifies.

The enactment of H.R. 6111 will allow our veterans to access public and private sector affordable housing without being penalized regarding income qualifications. The availability of affordable housing for veterans is limited as it exists in the United States today and placing and imposing further barriers on the qualification process for our veterans further impedes accessibility and affordability in gaining access to affordable and attainable housing.

Additionally, local, state, and federal agencies, non-profit housing providers and faith based organizations need to work in more intense and creative collaboration to create a more "seamless" opposed to a "seamed patchwork" of access to housing and related services for our veterans. Bureaucratic delays, red tape, repetitive approval processes and limited resources add to the affordable housing crisis and housing accessibility for veterans.

In Las Vegas, Nevada and Southern Nevada for example, the lack of affordable housing for Veterans that are homeless, at-risk of becoming homeless and those more independent veterans that are seeking affordable housing is extremely limited. Additionally, there is a lack of collaborative efforts by and between the public and private sector entities to provide veteran housing services as well.

Obstacles that non-profit organizations and faith based organizations face in helping homeless and low income veterans secure housing assistance and services from federal programs is significant due to the following:

- A lack of available housing rental subsidy, vouchers i.e. HUD VASH , Department of Veteran Affairs, Supportive Services for Veterans Families (SSVF) program and other voucher programs.
- Numerous bureaucratic delays and the lack of improved collaborations between local, state and federal agencies along with non-profit providers to advance the approval processes for veteran housing and related supportive services.

Suggestions for improvements to federal housing programs to better serve homeless and low income veterans include:

- The enactment of for H.R. 6111: Vulnerable Veterans Housing Reform Act of 2012. This will move to exclude from consideration as income under the United States Housing Act of 1937 payments of pension made under section 1521 of title 38, United States Code, to veterans who are in need of regular aid and attendance.

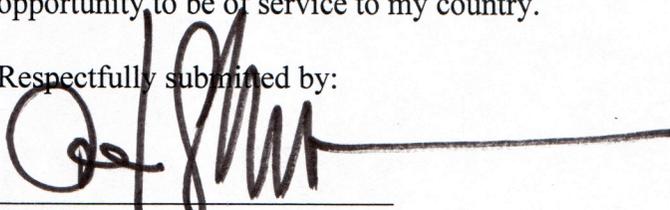
- The creation of a “One Stop Shop” processing system for veterans to access affordable and attainable housing be created which will require local, state and federal agencies to work together to speed up accessibility, affordability and availability of housing and support systems for veterans.
- Provide incentives for private sector developers to develop newly built and retrofitted affordable and creative housing models for veterans and to create housing models for replication across the United States.
- Create incentives for private sector businesses to provide medical, mental health, employment opportunities and other service for our veterans as well.

Our Veterans Village in Las Vegas, Nevada is an example of a public/private partnership that has taken an aging motel which was about to close and retrofitted it into a comprehensive residence and respite for our veterans. Partnerships and collaborations have been formed including but not limited to The Medical Reserve Corps of Southern Nevada, Las Vegas Urban League, Lutheran Social Services of Southern Nevada, The American Red Cross, U.S. Department of Veteran Affairs, The Crossing Church and numerous other non-profit organizations, all focused on helping veterans on a case by case basis.

This model is replicable in every state, city, county and jurisdiction across the United States. Providing affordable, attainable and respectable housing for our US veterans is an obligation and a promise that we must make for those men and women that have put themselves in harm’s way and pledged their allegiance and lives so that we may enjoy the freedom that we have as citizens in the United States of America.

Thank you for this opportunity to testify and share my experiences and ideas today and the opportunity to be of service to my country.

Respectfully submitted by:

A handwritten signature in dark ink, appearing to read "Arnold Stalk", written over a horizontal line. The signature is stylized and includes a long horizontal stroke extending to the right.

Arnold Stalk PhD
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