

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

**House Financial Services Subcommittee on
Insurance, Housing and Community
Opportunity**

**Testimony of Gary A. Officer
President & CEO
Rebuilding Together**

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Representative Biggert, Ranking Member Gutierrez and members of the Committee.

My name is Gary Officer and I am President and CEO of Rebuilding Together, the nation's leading nonprofit organization providing critical home repairs, modifications, and improvements for America's low-income homeowners. I offer written testimony on the vision and work of Rebuilding Together in ensuring America's veterans are living in homes that accommodate their needs, homes that are safe and accessible.

Who we are

For more than 30 years, Rebuilding Together has provided home rehabilitation and modification services to homeowners in need. Each year our network of over 200 affiliated nonprofits, with the help of some 200,000 volunteers, completes 10,000 projects across the United States. Completed with the belief that every American deserves a safe and healthy home, these projects help improve the lives of homeowners and the vibrancy of their communities. Our work offers many homeowners, faced with foreclosure or unable to afford needed modifications, the ability to safely remain in their homes. However, with nearly 6 million homeowners still living in homes deemed physically inadequate, we understand the need to continue to work to expand our impact¹.

Our Veterans Housing Program

In 2005, recognizing a growing need among veteran homeowners, Rebuilding Together decided to apply its experience in home repair and modification to assist the veteran community. Born from this decision, our Veterans Housing Program serves to fill gaps in housing services for retired and active service members to ensure that their housing needs are met. For veterans returning home with severe injuries such as amputation or traumatic brain injury, readjustment and reintegration can be hampered by lack of a wheelchair ramp or the ability to take a shower. Older veterans, who served so honorably years ago, are often forced to navigate treacherous staircases or live in homes with no heat and a leaking roof. These conditions are unacceptable for our nation's veterans, but with the appropriate resources they are amendable. With the help of corporate partners and private contributions we've worked to do just that, by providing low-income veterans across the country with the modifications and repairs needed to live independently and safely in their homes, all at no cost to the homeowner.

Since its launch, Rebuilding Together's Veterans Housing Program has grown rapidly, and veteran services have quickly become one of our foremost strategic priorities. The program's impact has

¹ Center for Housing Policy, "Housing an Aging Population: Are We Prepared?"
<http://www.nhc.org/media/files/AgingReport2012.pdf>.

reverberated throughout our affiliate network and, as of today, more than 1,300 veterans projects have been completed in 44 states. With each project comes a story, and with each story I'm reminded of the incredible impact these projects have on the lives of men and women who have served our country dutifully. The story of Josh, a 23 year-old combat veteran, does just that.

Josh's Story

A high school hockey star from Chicago, Josh pursued his passion for military service by enlisting in the Marines in 2010. In March of 2011 Josh was deployed to Afghanistan with the 5th Marine Regiment and a short time later, while on foot patrol, he was seriously injured by a landmine explosion, shattering his eardrums and resulting in the loss of his legs. Josh returned home and began rehabilitation at Walter Reed Military Hospital in Washington, where he underwent numerous surgeries and started down the path to recovery. During this time Josh's parents alternated taking time away from their jobs to be with him through this difficult process. Back in Chicago, complex and expensive renovations of their home, needed to ensure Josh's safety and accessibility, stood as a barrier to his returning home to his family at the completion of his rehabilitation. Upon hearing Josh's story and recognizing this barrier, Rebuilding Together's Chicago affiliate sprang into action, providing his family with accessibility modifications including an elevator, ramps, and widened doorways. Along with extensive kitchen and bathroom modifications, these measures provided Josh greater in-home mobility and would ultimately pave the way for his return. Today, Josh continues his recovery with the love and support of his family.

Veterans in Need

Stories like Josh's offer a sense of accomplishment, but we must remind ourselves of the work that still needs to be done and the unmet needs of countless more veterans across America. Over 1.4 million veterans live in poverty.² 4.3 million veteran homeowners reporting a disability and a quarter of post-9/11 veterans returning home with a service-connected disability, the need to serve veterans is greater than ever before.³⁴

Several VA Programs seek to help address the housing needs of low-income and disabled veterans, but we believe an innovative approach that leverages non-profit resources would help stretch Federal funding while meeting an unmet need. The Temporary Residence Adaptation program and the Specially Adapted Housing (SAH) grant program provides assistance for renters and veterans or servicemembers who are

² National Housing Conference, Housing America's Heroes: Facts about Veterans and Housing <http://www.nhc.org/media/files/VeteransHousingKeyFacts.pdf>

³ Dataferret Tabulation of 2010 American Community Survey data prepared by the U.S. Census Bureau, 2011.

⁴ National Housing Conference, Housing America's Heroes: Facts about Veterans and Housing <http://www.nhc.org/media/files/VeteransHousingKeyFacts.pdf>.

permanently and totally disabled as the result of a disability connected to their service and who have a qualifying disability. The Special Housing Adaptations (SHA) grant program provides a smaller amount of assistance for veterans or servicemembers who are permanently and totally disabled as result of a service-connected disability for certain disabilities.

Rebuilding Together believes that there is value in leveraging potential partnerships between government and non-profits to meet the needs of veterans who fall between the eligibility of VA programs but for whom home adaptations are a necessity. Veterans determined to be disabled by VA must meet stringent requirements to receive significant adaptation funding. Further, as evidenced by the temporary expansion in SAH benefits, the need is greater than the current programs. For veterans who have disabilities not related to their service, the need for adaptation assistance is 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.

An Innovative Solution

With this need in mind, Rebuilding Together, along with Congressman Al Green, has developed an innovative veterans housing repair and modification proposal that leverages private sector funds and volunteers to serve those who have served our country. Current federal programs like the Department of Veteran's Affairs' (VA) Specially Adaptive Housing (SAH) program partially address the housing problems faced by veterans with disabilities, but do not always provide housing to deserving applicants. SAH, for instance, has strict eligibility requirements that cover only a portion of veterans with disabilities and does not provide for low-income veterans without a disability but who have homes in need of urgent repairs. Congressman Green's innovative pilot program, the Housing Assistance for Veterans, or HAVEN, Act, seeks to utilize the benefits of public-private partnerships in expanding these veteran's services in an efficient and cost-effective way. The pilot would allow housing nonprofits to leverage volunteers and private sector funding with federal grants, administered by the Department of Housing and Urban Development (HUD) and overseen by the VA, to provide critical repairs for low-income and disabled veteran homeowners. We see this pilot as an effective means to overcome the obstacles to coordinating and more effectively serve veterans.

Conclusion

Thank you for the opportunity to offer written testimony on behalf of Rebuilding Together and the 200 affiliates in our network that serve 10,000 low income homeowners a year, of whom 16000 are Veterans.