

**FINDING SOLUTIONS FOR VETERAN
HOMELESSNESS IN SOUTHERN CALIFORNIA**

FIELD HEARING

BEFORE THE

**SUBCOMMITTEE ON ECONOMIC
OPPORTUNITY**

OF THE

**COMMITTEE ON VETERANS' AFFAIRS
U.S. HOUSE OF REPRESENTATIVES**

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FINDING SOLUTIONS FOR VETERAN HOMELESSNESS IN SOUTHERN CALIFORNIA

Wednesday, January 20, 2016

COMMITTEE ON VETERANS' AFFAIRS,
U. S. HOUSE OF REPRESENTATIVES,
Washington, D.C.

The Subcommittee met, pursuant to notice, at 2:33 p.m., in Riverside City College, AD122 of the Administrative Building, 4800 Magnolia Ave., Riverside, California, Hon. Brad Wenstrup [Chairman of the Subcommittee] presiding.

Present: Representatives Wenstrup and Takano.

Also Present: Representatives Ruiz and Torres.

OPENING STATEMENT OF BRAD WENSTRUP, CHAIRMAN

Mr. WENSTRUP. Well, good afternoon, everyone. And the Subcommittee will come to order.

I want to thank you all for joining us for this field hearing of the Subcommittee on Economic Opportunity of the U.S. House Committee on Veterans' Affairs.

My name is Brad Wenstrup, and not only is it my pleasure to serve as the Congressman for the Second District of Ohio, which includes portions of Cincinnati and southern Ohio, but also to serve as the Chairman of this Subcommittee.

Before we begin, I want to say what a pleasure it is to be here at Riverside City College, and I thank my colleague and Ranking Member of the Subcommittee, Congressman Mark Takano, for hosting us here today. It is great to work with a thoughtful legislator like Mark. He continues to put the goals of the veterans first and to provide economic opportunity for veterans. And I would say that the people of the 41st District of California are lucky to have him as their Congressman.

Today, we are here to examine and highlight programs and benefits that help combat veteran homelessness not only here in southern California but nationwide. There has been significant progress made in reducing homelessness among veterans, and several municipalities are able to celebrate the fact that they have eliminated veteran homelessness.

While this is certainly great news, as funding for homeless veteran programs at VA and the Department of Labor continue to reach record levels, we must ensure that we have a true and accurate picture of how this money is being spent.

The Homeless Veterans' Reintegration Program, HVRP, administered by the Department of Labor, is designed to provide homeless veteran providers with grant funds to provide job training pro-

grams for homeless veterans. And while HVRP has been determined to be one of the most successful job-training grant programs in the Federal Government, I know there is always room for improvement.

For example, as it was mentioned in Mr. Peck's testimony with U.S.VETS, homeless veterans that are currently using HUD-VASH vouchers are not eligible to receive services under HVRP. And while I believe it is important to provide veterans with short-term housing through VA's HUD-VASH housing voucher program, it is even more critical that they also receive comprehensive wrap-around services like those provided by HVRP that help them find employment.

Without helping veterans find meaningful employment through HVRP, we are only providing them temporary housing, but we are not setting them up for long-term and sustainable success. That is why I was proud this past summer when the House passed my bill H.R. 474, which would expand eligibility for HVRP to all of the veterans in HUD-VASH housing and would also reauthorize the program for 5 years.

I want to thank Mr. Takano and the rest of our colleagues for their support in passing this bill, and I hope the Senate sends it to the President's desk very shortly.

Once again, I am very happy to be here this afternoon. I am interested in hearing from our witnesses about ways to improve HVRP and other suggestions they may have about how to improve homeless veteran programs and services nationwide.

[THE ATTACHMENT APPEARS IN THE APPENDIX]

Mr. WENSTRUP. At this time I ask unanimous consent that our colleagues, Dr. Ruiz from California's 36th District, and hopefully Ms. Torres from California's 35th District, be allowed to sit at the dais and ask questions. Hearing no objections, so ordered.

It now gives me pleasure to recognize Mr. Takano for any opening remarks he may have.

OPENING STATEMENT OF MARK TAKANO, RANKING MEMBER

Mr. TAKANO. Thank you. Thank you, Mr. Chairman. I am very pleased to welcome you to my home district here in Riverside County and the Inland Empire. Thank you for your kind words. And I must say, I appreciate the bipartisan spirit in which you chair this Committee and the bipartisan work we are able to do on behalf of our Nation's veterans.

I am also glad that Dr. Ruiz is here. I know my mom is glad you are here. She is in the audience. You saw her. And I am hopeful that Ms. Torres will join us very shortly.

Thank you all for making the effort to learn how Riverside County and the Inland Empire are finding solutions to the problem of veteran homelessness. Today, we have come together to talk about the fact that, as President Obama has said, "too many of those who once wore our Nation's uniform now sleep in our Nation's streets."

Veteran homelessness is a complicated problem with many causes, which call for comprehensive and evidence-based solutions. Each of us here today is dedicated to learning how we can contribute to those solutions. Fortunately, we have seen models that

work, and many of those models have been successfully implemented here in Riverside County.

I am extremely proud of the work that is being done in my community to get veterans and their families off the streets into permanent housing and entering meaningful employment or pursuing higher education and training.

The five witnesses joining us today each have a unique narrative to share on the topic of veteran homelessness. We will hear from both the city and county of Riverside about what is possible when we coordinate regional efforts among Federal, State, and local governments; nonprofits; and the private sector to provide a full spectrum of resources that meet the needs of veterans transitioning from homelessness to permanent, stable housing.

We will hear from two nonprofit organizations that have each contributed greatly to ending veteran homelessness in this region. U.S.VETS has been fighting veteran homelessness for over 20 years and has a wealth of recommendations to share with us, particularly regarding efforts to improve the Department of Labor's Homeless Veterans' Reintegration Program, or HVRP, which our Subcommittee oversees.

U.S.VETS, along with other organizations, spearheaded the creative strategy to reuse March Air Force Base and build the new March Veterans Village in Moreno Valley. I am very proud of this initiative, along with many others in this region.

The Veterans Association of Real Estate Professionals, or VAREP, serves as a voice for the interests of veterans on the topic of financial literacy, homeownership, and VA loan education. They play a unique role in the effort to help veterans achieve the American dream of homeownership, and I look forward to their contribution to today's discussion.

Last but not least, we will hear from a veteran who served our Nation honorably and then struggled on the brink of homelessness before accessing the housing and education resources that have ensured he and his family have a stable home and a bright future. Welcome.

We have asked that the witnesses focus their testimony on issues that fall within this Subcommittee's jurisdiction, particularly programs that help homeless veterans find good, stable jobs or that enable veterans to use the GI Bill to pursue educational opportunities while receiving a living stipend.

That said, we want to hear about the comprehensive approaches that have worked to move homeless veterans into permanent housing, including HUD-VASH vouchers, the Housing First model, and issues related to mental health, health care, and substance abuse.

We understand that veteran homelessness is a complicated issue and that jobs and education are a part of the solution but not the whole solution. Most importantly, we are all looking forward to hearing about the initiatives and efforts that have produced results in Riverside County and the region, as well as your recommendations that we can take back to Congress so that we may continue to see improvements.

Now, I want to thank all of you for being here today, and I look forward to hearing about how Riverside County and our region

have made progress on this all-important issue. And, Mr. Chairman, with that, I yield back.

[THE ATTACHMENT APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Well, thank you, Mr. Takano.

And, Dr. Ruiz, please feel free to share any opening remarks that you may have.

OPENING STATEMENT OF RAUL RUIZ

Mr. RUIZ. Thank you, Mr. Chairman.

It is interesting. I am neighbors with the Chairman in the Longworth Building. His door is right in front of my door so I always know what time he gets in. He gets in pretty early. And we have a good working relationship, so thank you for coming to Riverside to hold this hearing. It is very important that we do this in a bipartisan way, and it is very important that the people see that in order to be an example of what we can do together when we eliminate the hyper-partisanship and start working together to get things done.

Mr. WENSTRUP. Absolutely.

Mr. RUIZ. And I want to thank the Ranking Member Takano for holding this timely hearing regarding a true crisis that has been plaguing our veteran population for too long, which is homelessness. Our veterans sacrifice so much for this country. They are the men and women who left their homes, families, and careers to defend our American values. Today, we must accept that our veterans are also those homeless that we pass on the street.

Although a veteran's service to this country is complete—and for many, the passion to help and to serve is a way of life that never ends; it is not a temporary job—many veterans still desire to serve in their communities, and I am interested in how we are educating and empowering those veterans to aid in solving this current crisis. We must not overlook the well of expertise we have right here in this room, right here in our home and in our communities.

Two of these veterans, advocates from my district, are here in the audience with us today. We have Anita Worthen, who coordinates the annual Pass Area Veterans Expo, which will take place in Beaumont Civic Center on Saturday, January 30. One of the expo's goals is to connect homeless veterans with Loma Linda VA Hospital for mental health services and other services, including housing, et cetera.

And Shirley Powell, who spent 38 years in the Air Force, and who participated in our Veterans University last year, where community leaders learned the skill to “pay it forward” and help their fellow veterans. She is also coordinating the Veteran's Easy Access Program Expo that will happen April 2 in Indio. Both of them are my top advisors in relation to veterans' issues.

We are holding this hearing a week before the 2016 Point-in-Time count, which means that we can face those numbers with realistic expectations, and more importantly, pragmatic solutions. My hope is that these solutions will lead to a veteran population that no longer has to wonder if they traded their service for financial instability and homelessness.

But in order to solve this multifaceted, complex problem, we must be dedicated not only to the end result, but also to the process. And this process involves three main stages: One, assisting veterans before the end of their activity duty service; empowering veterans to succeed in the first months after returning to civilian life; and providing a safety net for veterans to avoid homelessness.

Each of your organizations is working to address different aspects of this process, and there is value in the alternate approaches to ensure no veteran slips through the cracks. And as we evaluate the different points of intervention offered through your organizations, we must be willing to perform a critical analysis of our current processes and have a frank discussion of successes and failures.

In 2014, I joined Congressman Takano and our neighbor Congressman Calvert to support a Coachella Valley Housing Coalition with U.S.VETS, and county housing authority application for 75 project-based HUD-VASH vouchers to help develop a community for homeless veterans here at March Air Force Reserve Base in Riverside known as the March Veterans Village.

So I am interested in learning about the successes of this project and the obstacles that were realized prior to or during implementation as well. As a physician, I understand that homelessness and shelter is a major determinant of health. It is one of the basic human necessities, and I know this being a disaster specialist working in Haiti after the earthquake and other areas of extreme poverty.

And I am also interested in hearing about how we serve our homeless population with their health care. Just earlier this week, I met with several community stakeholders that service homeless populations in the hopes of starting a street medicine program that actually provides point of care in the streets for the homeless, finds them, integrates them, and helps them there.

And also, if you all could shed light on specific issues that women homeless veterans face in job placement, utilizing their GI Bills, and also getting housing.

So I want to say thank you all for your passion and for caring and for serving our veterans. Thank you.

[THE ATTACHMENT APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Well, thank you very much, Dr. Ruiz and Mr. Takano, for your statements. And I think that you can tell, at least amongst the Congressmen sitting up here, that there is a true desire to take care of our veterans and be successful at doing it.

At this time, I would like to welcome our first and only panel. And on our first panel we have Mr. Emilio Ramirez with the city of Riverside, California; Ms. Carrie Harmon with the county of Riverside, California; Mr. Stephen Peck with U.S.VETS; Mr. Son Nguyen with Veterans Association of Real Estate Professionals; and finally, Mr. Jose Rivera, a student at the University of California, Riverside.

Each of you will be recognized for 5 minutes. And please note that the timer in front of you, there will count down how much time you have left. I thank you for being here. I have read ahead

and I am impressed with what all of you are doing, and I thank you very much.

With that, Mr. Ramirez, you are recognized.

STATEMENT OF EMILIO RAMIREZ

Mr. RAMIREZ. Thank you. Good afternoon, Honorable Chairman and Members of the Subcommittee. My name is Emilio Ramirez. I have the honor of serving with the Community Economic Development Department with the city of Riverside. And I am honored to be in front of you today and to have been asked to testify about what the city of Riverside is doing in its effort in meeting the challenge to end veteran homelessness in our community.

I will be speaking about the Riverside Ending Homelessness 5-year plan that is included in the written testimony and focusing on being able to meet that challenge to end veteran homelessness.

First, let me take an opportunity to thank the Committee and Chairman Wenstrup for the hearing and for the leadership that he is showing in this very important cause.

I would like to acknowledge Representative Mark—Congressman Takano, as well as everybody involved in bringing the challenge to end veteran homelessness to our community.

In addition, I would like to greatly appreciate the local leadership and thank Mayor Bailey and the city council for accepting the challenge and offering the support that we needed to succeed.

So getting started, first, I would like to talk a little bit about what we have done. And in Riverside, the city and the community, there was already an amazing partnership that existed amongst a collection of real talent. But because the need is so great and the resources are so limited, we often find ourselves focused on what is immediately in front of us. And we end up working independently to solve the issue that is in front of us right now.

So sometimes, it takes a reason to come together to work together, and the challenge brought that forward, not that we didn't already know each other, not that we didn't already share experiences, but now we had a reason. And we had to house 86 people in the Riverside community, and we had 6 months to do it. And it didn't mean in a shelter, in an overnight bed. It meant in a home, in a permanent unit, and that meant a lot of work and a lot of collaboration in order to achieve that and do that in a successful way. Because it is not easy to just hand a person a key and say this is where you live. We need to make sure that they are going to be successful after they move in. We need to make sure that they are not going to be returning back to homelessness, which we see all the time, and I will talk about in a little bit.

They—the homeless person, veteran, or otherwise—has to be ready to receive the unit. They have to have a job. They have to be employed. They have to be trained. They have to have education. And they need a lot of those resources that sometimes some of us take for granted. Even little things like a checking account are very important and it needs work. It needs a lot of work. And we all know that training and education is much more important than a handout.

So we, the partners, managed to find each other and we work together and we exceeded the mayor's challenge by housing more

than the 86 veterans that we had first identified. We learned a couple things along the way. When we are motivated, we can work together and we can get things done. Given all of the amazing bureaucracy that we all know exists at the local level, the county level, Federal, State, we managed to make sure that we found a way to work together and we met the challenge. We housed the 86 plus people within the 6-month period. They were not housed in a motel room. They were not housed in shelter. They were housed in a permanent unit.

It caused us to work together and to identify things that we didn't know, such as, we have plenty of cash, but sometimes the cash is stuck in places that we can't use it. Sometimes, it doesn't allow us the flexibility that we need.

We discovered that some of the programs that are out there are very valuable, valuable programs, but as the Chairman had identified in an opening statement, sometimes they are stuck and they don't seem to work well together. We identified programs like the Housing Choice Voucher Program and the VASH program that can provide a unit, but then the landlord is refusing to accept the tenants because it comes with a Section 8 voucher or a VASH voucher. Why? Simply because there is a stigma attached to that voucher. I think that we need a little bit of better policy and some homework in being able to overcome that stigma.

We need someone who is going to be able to help the homeless person from the beginning to the end. We need to be fully engaged in housing and employment navigation as an integral part of Housing First. We need effective case management as an integral part of Housing First both before and after they move into the home. We cannot just say here, here is the place that you are going to live and expect that we have done our job because that person is not going to live in that unit for very long, and it is going to be vacant and it is going to be available to another person for us to move into that unit and there will be a revolving door. And that is not success. That does not work. That is not Housing First.

I can share with you many, many stories. I am sure everybody on the panel can share many stories about people who have achieved success. I know personally of a veteran—we will call him Fred—in Riverside that achieved success. And he achieved success because he received that wraparound service, housing navigation, employment navigation, a housing unit, case management afterwards. All of the time from beginning to end, the team was talking with the homeless person, his family, and everybody around their community.

There is also failure that we have experienced then that we have learned along the way of a person in the community that just didn't receive a unit for failure of housing navigation. We just were not ready to offer the service when he was ready to receive it. We can't expect him to come to a meeting at 1:30 in the afternoon on Thursday and this is when you are going to get the service. We need to be ready to be responsive when he is ready to be responsive.

There is also examples that exist where a person did receive a unit, they moved in, and they were not ready to live in a unit. They did not have the ability to acclimate to their surroundings and so

they moved out. We found them on the street 3 months later. That is not success.

So what we are asking for you today is to acknowledge that it is an entire process, and the process itself is Housing First, not just the units. The process involves identifying the person that is homeless with housing navigation and looking for a plan as to how to accomplish permanent housing and employment, and then identifying a unit in a way that is actually viable that they can move in, whether it is a VASH voucher or a Section 8 voucher or something along the lines, or whether we actually construct a project much like what is described in March and also much like what we have done in Riverside with our Home Front at Camp Anza project. It is a veteran disabled family reunification project, 30 units in a historic Camp Anza military compound in Riverside that we are repurposing for affordable housing.

Those things need to come as part of the whole of wraparound services. And a funding source for that program, that project, did not come from the VA. It came from other sources that is traditionally affordable housing.

And so what we are asking for and what was included in my written testimony is an opportunity to include a program that is holistic in nature, that includes all the way from housing navigation, employment, that includes identifying units or actually constructing and developing the units and moving a veteran into that unit and then providing continued case management afterwards. We think that the VA has an opportunity, like it did with VASH, to copy a lot of the programs that are within HUD and provide for the wraparound services. HUD is effective in those programs, although there could be more money in them and more flexibility, but housing navigation, employment navigation, production of units, and case management afterwards.

Thank you.

[THE PREPARED STATEMENT OF EMILIO RAMIREZ APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Thank you very much, Mr. Ramirez.

Ms. Harmon, you are up for 5 minutes.

STATEMENT OF CARRIE HARMON

Ms. HARMON. Chairman Wenstrup, Ranking Member Takano, and other Members of the Committee, thank you for this opportunity to appear before you here today. On behalf of our county, I would like to thank you for your leadership and support, which has been instrumental in providing local communities with the resources needed to serve the Nation's most vulnerable veterans.

As the representative from Riverside County, I have the opportunity to speak on behalf of the county departments and the partnering agencies that are actively engaged in our local fight against veterans' homelessness. I also have the humble opportunity to represent the homeless veterans in our county, many of which are now housed—they have been assisted through this national effort.

I am proud to report that our county has made significant progress in ending veterans' homelessness, and we are very close

to reaching the finish line. Over the course of the last 2-1/2 years, we have housed over 1,000 homeless veterans, but most importantly, we have also learned a great deal about what systems locally need to be changed and what more is needed to further refine our efforts.

So where are we at in Riverside County? We are now 2 years, 7 months into our fight against homelessness. We have officially housed 1,007 homeless veterans countywide, and this number represents the number of veterans that have been housed through VASH, regular Section 8, permanent supportive housing programs offered by the continuum of care, and other affordable housing communities provided by our nonprofit developers, who are rarely mentioned but have joined us in this cause and will always offer a unit to a homeless veteran in our community.

This number also represents the number of homeless veterans who successfully transitioned to market-rate housing and back to their families following their stay in transitional housing programs, grant per diem programs, and emergency shelters because not every homeless veteran needs a permanent housing subsidy. Some just need a temporary hand-up, and we cannot do away with transitional housing, grant per diem, or those temporary programs for our veterans that just basically need a job and a little help.

In addition to housing—so we have 115 veterans left to go, and about 80, 85 of these veterans have a voucher in hand and are just looking for a rental unit. We will reach the finish line very soon, but we still have so much more work to do in our communities to service all veterans, especially low-income veterans, and make sure they do not slip into homelessness.

In addition to housing veterans, we have developed more units of affordable housing that are earmarked for low-income veterans. Over the last 2-1/2 years this investment has translated to about \$10 million in local funding, and this is not VASH funding, although there are some project-based vouchers. This is our home money through that Federal program that gets cut sometimes. But this is also money that flowed through the States and money we had locally. But we made that commitment. My goal is to create 1,000 units of affordable rental housing that are there for veterans. Homeless or just low-income, we have already created 739, so we are also very close to that. So we don't just house veterans. We are creating more housing units, which are very important in our southern California market. We don't have enough housing for everybody.

The county started our effort with the passage of VALOR. VALOR was passed by our board of supervisors in April 2013. It was the board's public commitment to end homelessness, to craft local policies which made sure that our homeless veterans had access to the housing and services they so desperately needed. And it was also the board's call to action to all county staff and departments to go back and find out how we can do better, serve better, and remove the barriers that are preventing full access to our services.

VALOR is also a public-private partnership, and when I speak of what we accomplish, we could not do it without private landlords, without nonprofit agencies, and without citizens, just regular citi-

zens who have bought furniture, refrigerators, and all to help our veterans.

In 2014, we did a veteran-only Point-in-Time count, but what was more important than counting was we realized that we need to survey them to better program our supportive services. We also led all of this through the Housing Authority, which is not usually tapped as the go-to person to lead housing efforts, but housing authorities are valuable.

I wanted to leave you with some ideas of how we could further improve. There is an urgent need for more affordable housing for veterans and nonveterans, and we need to make sure that home funding at the Federal level, Section 8 funding, CDBG are brought back to levels that we can really make a difference in our community through that work.

We continue to have veterans that stay homeless because they don't have a birth certificate or a State-issued ID. We can fix that. It is ridiculous that you can't rent an apartment because you haven't gotten your birth certificate from New Jersey to get your driver's license. These are things that we can, by public policy, fix.

You know, employment is our most important thing. If I were to ask you to tell me about yourself, you would tell me where you live, where you work, who is in your family. Imagine if you are a homeless veteran, how would you answer these questions? You could not say who you were the way we normally say who we are. We must give more money for employment programs that are earmarked for veterans, and these must be on-the-job training programs that provide them with real work experience.

And I know I am over my time, aren't I? Yes. So that is pretty much it. We need more affordable housing, more funding for employment programs. Thank you.

[THE PREPARED STATEMENT OF CARRIE HARMON APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Well, thank you, Ms. Harmon.

Mr. Peck, you are now recognized.

STATEMENT OF STEPHEN PECK

Mr. PECK. Thank you very much. Good afternoon. And thank you very much for holding this hearing.

My name is Stephen Peck. I am the president and CEO of U.S.VETS. I am also a Vietnam veteran. I served with the 1st Marine Division in Vietnam in 1969 and 1970, and I have been doing this work with homeless veterans since 1991.

U.S.VETS has been in the fight against veterans' homelessness since 1993 when we started our first program in Inglewood, California. Since then, we have grown into the largest nonprofit organization for homeless veterans in the country, providing services at 21 residential sites, 9 service centers in 14 different cities across 6 States and the District of Columbia.

Last year, U.S. VETS touched the lives of over 17,000 veterans and family members, providing housing to more than 4,500, provided preventive and repaid re-housing services to 4,600 veterans and their families, and placed more than 1,200 veterans back into full-time employment.

Locally, U.S.VETS Inland Empire, our project headquartered at March Air Reserve Base, is the largest veteran provider in San Bernardino and Riverside Counties. This year, in these two counties about 2,000 veterans will experience homelessness, but 26,000 veteran households are living in poverty on the brink of homelessness, so we have a big job in front of us. The Inland Empire unemployment rate among veterans is 9.5 percent, almost double the national average.

Despite the fact that many of our veterans here have legal issues such as DUI, domestic violence, and child support as a direct result of dealing with traumatic brain injury, post-traumatic stress, and/or combat trauma, we were able to help about 90 veterans return to full-time employment this past year.

With over 200 units of housing from permanent supportive to Bridge Housing to Safe Haven, we have been able to help more than 800 veterans and their family members find housing in 2014–2015 and are on track to serve 1,000 this coming year. And we will be able to serve even more when we get our March Veterans Village up and running in 2017. Keep your fingers crossed on that.

U.S.VETS services are comprehensive. To us, there is no one answer to homelessness, so we co-locate housing, counseling, and employment assistance at each of our sites, helping to create an environment that is responsive to the many challenges veterans face as they transition from military to civilian life. Our services include rapid re-housing beds, transitional and permanent supportive housing, and support services to homeless and at-risk veterans in the community, helping each veteran, male or female, achieve self-sufficiency.

We want to prevent veterans from becoming homeless in the first place if we can, so along with the VA Supportive Services for Veterans Families program, we provide preventative mental health counseling to veterans in the community through our Outside the Wire program and employment assistance to veterans who are not yet homeless and are ready to return to work through our Career Development Initiative. Last year, through this program, we helped about 450 veterans return to work at an average wage of \$45,000 a year. Both of these programs, both CDI and Outside the Wire, are completely privately funded.

Back in 1993, we started with the idea that every veteran should be empowered to live at their highest level of independence, which means that we want every veteran who is capable of full-time employment to have the dignity of finding a job. Every site has a career center, and our workforce teams are critical to the success of our veterans.

We have six HVRP programs across the country, including one in Los Angeles County, which helped us place 618 veterans into full-time employment this past year at an average wage of \$12 an hour. We have developed other State and private workforce funding to make up for the limitations of the HVRP program.

So let me make a few observations. First, one of the limitations of operating HVRP is its inability to assist those veterans that may be at risk of homelessness such as the veterans we are serving through our SSVF program. They are not yet homeless and therefore do not qualify for HVRP services. We don't always have other

workforce funding to help these veterans, but if we could help them prior to the onset of homelessness, we may be able to prevent them from losing their housing.

This is where our Career Development Initiative comes into play. Fully one-third of our job placements this last year were made through the CDI program because of lack of sufficient and flexible funding from DOL.

Nationally, the HVRP funding has been flat-lined for the past 3 years while increasing numbers of vets return from deployment, all of them needing jobs. The program is authorized at \$50 million, but has never reached that funding level and is stuck at \$38 million, leaving thousands of veterans without the employment assistance they need. Currently, there is no HVRP funding in Riverside County.

Secondly, the ultimate goal of the HVRP program is to place veterans into long-lasting employment. If there were additional funds available to expand follow-up services to include more than just counseling and placement, services such as additional training if necessary, grantees could be more supportive to those veterans, help them secure higher-paying jobs, and ensure that they keep those jobs.

And finally, the VA and HUD emphasis on quickly moving vets out of service-intensive transitional housing into permanent housing does have some unintended consequences. Once they are in permanent housing, they are ineligible for HVRP. Making them eligible for 90 days after they move would alleviate this problem.

But the ready availability of HUD-VASH vouchers marketed heavily by the VA and others in the community can create a disincentive for some veterans to seek employment. Crawling out of homelessness and building the skills to become self-sufficient is difficult. We and other providers have had many veterans who have been in our workforce programs readying themselves for employment who suddenly drop out of the job search because they have heard the possibility of receiving a VASH voucher. What they say to us is, I don't want to endanger the possibility of getting my voucher by getting a job. The income may disqualify me. That is a terrible disservice to veterans, trading a productive career for a lifetime of dependence.

We have more resources than ever before to help veterans who are homeless, and it is up to all of us to use them wisely, empowering the veterans we are pledged to serve, and making sure we are providing them the skills that will help them, as one of our vets said, "to bring back the man who once wore the military uniform with pride and honor."

Thank you very much.

[THE PREPARED STATEMENT OF STEPHEN PECK APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Thank you very much, Mr. Peck.

Mr. Nguyen, you are now recognized.

STATEMENT OF SON NGUYEN

Mr. NGUYEN. Chairman Wenstrup, Ranking Member Takano, and Members of the Committee, good afternoon.

My name is Son Nguyen. I am a Navy veteran, cofounder and president of the Veterans Association of Real Estate Professionals, also known as VAREP. With 24 chapters and growing, we are pleased to share the perspective of those most directly impacted by the subject that this Committee addresses.

Established in 2011, VAREP has grown to be the voice for the interest of veterans in financial literacy education, VA loan education, and homeownership counseling. Additionally, we have become the educational resource for the real estate, lending, and housing professionals. Our Capitol Hill visits have advocated for a multi-agency collaboration, including specific legislative and administrative changes in removing barriers to homeownership.

Our proudest accomplishments in 2015 include educating over 1,500 veterans on the importance of good credit, benefits of homeownership, the home-buying process, the VA loan benefit, and down payment assistance programs across the country. As a direct result of our housing summits, we have placed 500 families and helped them realize the American dream of homeownership. Of that 500, 50 families were helped in southern California.

We are also proud to say that we were able to give away 10 mortgage-free home donations to wounded warriors and heroes in 2015. We also gave away \$40,000 in forms of grants for down payment assistance, closing costs, and adaptive housing rehabilitative grants.

We are also very proud of being able to take blighted homes, rehabilitate them, and resell them to 70 veteran deserving families in 2015.

While southern California has made great strides in ending chronic veteran homelessness through programs such as HUD-VASH, we must now focus on the marginally homeless younger veterans. A young couch-surfing low-income veteran who cannot afford a permanent dwelling is essentially homeless. However, currently, these type of veterans have shared with us that they don't qualify for the HUD-VASH voucher program. HUD-VASH should be re-considered and expand its definition of homelessness to be more inclusive of the marginally homeless low-income veterans.

The transitional period is a critical time in a veteran's life. They are brought in off the street. They are provided with psychological assistance, physical assistance, but there is no fiscal education. They are not financially fit when they graduate from the program. We recommend that financial literacy, education, and housing counseling services need to be part of the wraparound supportive services provided and overseen by case management and required as a daily living activity. This would arm the veterans and make sure that they reintegrate sustainably in permanent housing.

Lack of financial literacy education may trigger veteran homelessness. A study published in the American Journal of Public Health in 2013 stated "an overlooked contributor to veteran homelessness is not achieving financial stability after military service." A 2014 USC Los Angeles County veterans' survey backed this up. They said that of the veterans they surveyed, 30 percent of them reported financial troubles, which many began during their military service. A 2014 Blue Star Family survey revealed that 65 percent experienced stress related to their family's current financial

condition, and 84 percent agree that greater focus should be placed on preventative financial education as a whole.

A financial literacy education and coaching program needs to be established under the GI benefits so veterans can apply, participate, and graduate financially if, ensuring sustainability. The new benefits should be implemented in all phases during active-duty, transitioning, and reintegration for sustainability.

Barriers to homeownership: The biggest barrier of homeownership is lack of outreach, education, and counseling. The lack of these services have caused confusion, frustration, and in some cases, housing discrimination.

In 2015, VAREP surveyed 500 veterans through our housing summits and found that 95 percent said they did not receive housing training and counseling services while in the service. Ninety percent said they did not receive VA loan benefit training during the service, transitioning out, or post-separation. Forty-five percent said they thought that they could never own a home. Sixty-five percent said they did not know where to go to get help with their credit. Seventy percent said they could not find a home on a limited income. Ninety percent said that VAREP was the first group that actually focused on educating veterans on homeownership. Seventy percent said that they had a hard time finding a realtor or lender that would work with them if they were using the VA loan program.

The Department of HUD has proven that homebuyer pre- and post-purchase and default housing and education works. We recommend that the VA take a look at this program and come up with a solution to come up with a VA housing-approved counseling agency.

To illustrate these points, I would like to share an example of a veteran that we have helped. In the Housing Summit held in Riverside, which Ranking Member Takano addressed the audience, we had 29 attendees and 6 confirmed veterans who bought a home within one year of attending. His name is Dennis. He is in the audience right now. He fell into hard times. He lost his job due to his injuries. His wife, himself, his daughter, who was pregnant at the time, was not technically classified as homeless, but they were living in a fifth wheel without electricity, borrowed electricity, and no running water.

Since he did not fit the description of homelessness, he did not qualify under any of the Federal programs. Real estate agents and lenders did not want to work with him because he wanted to use his VA loan. He was not informed of the down payment assistance available, and his credit needed repair. Bottom line, no one would help him. He attended our Veterans Housing Summit and 6 short months later he realized the American dream of homeownership.

In conclusion, the points of this proposal is clear. Financial literacy education and homeownership education with counseling services are proactive and preventive measures in ending virtual homelessness in southern California. Pilot programs should be focused here with scalability across the United States. It is our hope that VAREP can work with the VA to bring this concept from possibility to reality.

Thank you.

[THE PREPARED STATEMENT OF SON NGUYEN APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Well, thank you, Mr. Nguyen.
Mr. Rivera, you are now recognized.

STATEMENT OF JOSE RIVERA

Mr. RIVERA. Thank you very much for the opportunity to speak today.

Good afternoon. I would like to share my experiences as a beneficiary of the HUD-VASH program. The program has been life-changing. The HUD-VASH program has empowered me to actualize my educational and professional plans. The staff at the Veterans Affairs in Loma Linda, especially Ms. Jennifer Sircar, played an important role by mentoring and supporting my educational and professional goals. Ms. Sircar was a great liaison and spokesperson by referring me to the U.S.VETS for further assistance in accessing resources. Furthermore, I was referred to the Warehouse for Heroes, which furnished my apartment completely.

The program has been full of great opportunities. I am indebted to the Veterans Affairs and HUD. The services provided by both HUD and the VA have prepared me to transition into a new phase in my life. I am now on my way to realizing a lifelong goal of attaining my bachelor's degree in anthropology. This summer, I will graduate from the University of California, Riverside.

I have been able to utilize the post-9/11 GI Bill benefits, which has contributed to the improvement of my quality of life for my daughter and myself. The GI Bill has been the platform which has allowed me to pursue my education. I have benefitted from the book stipend, from the tuition fee payment, and from the monthly living allotment. I have utilized the resources made available, and they have truly changed my life.

Thank you for the opportunity to share my experiences.

[THE PREPARED STATEMENT OF JOSE RIVERA APPEARS IN THE APPENDIX]

Mr. WENSTRUP. Well, I want to thank all of you for your testimony here today.

And now, we are going to go into the question phase. And I recognize myself for 5 minutes for questions.

And I think one of the things I heard a couple of times here today was about prevention and what we can do to try and prevent homelessness to begin with. One of the things that we on the Committee over the last couple years have fully recognized is that we need to engage people while they are still in uniform, that is the best time to reach them, not here is your DD-214, we will see you later, good luck, go call the VA, that we need to engage people and get them educated on the programs.

Now, I know what it is like when you come off duty. It is probably the last thing you really want to hear about. You are ready to just get home. And so that is the challenge with our Transition Assistance Program is how do we continue to capture everyone. But to me, we want it to be not only a presentation to them, something that they get while they are still in uniform, but know where they can go for the information and know where they can go for help.

So my question really to each of you, whoever wants to weigh in, and we can go down the line, is some tips that you may have from your experiences of how we can prevent homelessness to begin with or at least reduce the rate, because it is always going to be a challenge. I mean, this is not a transition that most people make in their life, and it is different from most transitions in life like from college right to a job and things like that.

So anything you might want to share with us where you think we can do more to prevent that first step that we are trying to bring people out of.

Mr. RAMIREZ. Well, unfortunately, I don't have the direct experience to be able to address coming out of service and into civilian life. However, I do think that there is a lot to learn from the work that the community does in preventing homelessness generically, generally. And that needs to include working on the population that is potentially going to be homeless and not having to require that they be homeless to receive service, like the example of the fifth wheel. It doesn't mean that they need to accomplish homelessness in order to be eligible for service. I don't think that that is necessary.

Also, the production of affordable housing units and not shelter beds is very important. There is a large population of working poor, veteran and otherwise, and as the economy turns and as people move from a single-family home into an apartment complex, it just trickles down, and eventually, it creates a homeless population that wasn't there before.

And I do think that providing services that provide for job training, education, all of those services that could lead to eventual success in not just housing, but just in the quality of life, as our esteemed student mentioned. I think that that is valuable and we should pursue all of those things. And all of those are for the benefit of the quality of life of the family, and I think that that is what we should pursue.

Mr. WENSTRUP. And I think another thing, too, that was brought up is how do we prevent someone who is in a home to becoming homeless. And I have seen it in my district where sometimes it is older veterans and their house is deteriorating and they can't take care of it, and there are agencies that want to come in, even volunteer to help—they could use a little more funding. And if they can just fix up the house before it is condemned, then the veteran doesn't become homeless. And I think that is what you were referring to, Mr. Nguyen, as well.

Does anyone else care to comment? Please.

Ms. HARMON. Yes, one of our departments, our county departments, is Workforce Development Services. And what we have long asked for is just give us a list of the veterans that are coming home into our community that recently separated because we always expect the veteran to find us, but hey, we can find the veteran. And, you know, maybe we just need to call them—we have veterans that are on staff—and reach out to them.

The other thing is, in general, we need to welcome back veterans to our community. We need to create campaigns that say we are proud to have a veteran as a neighbor. We need to offer discounts

in our local businesses. In our workforce centers we have priority of service.

But we also need to realize that I think our idea of a veteran is an older person at times or, you know, the guy or girl who did a lot of time. And it might be a very young veteran who went in at 18 and said, you know, I am going to do one stint and then I am going to go on. We need to catch that veteran and make sure that we have a pathway to middle class. Because oftentimes, those younger veterans came from families where there weren't a lot of opportunities. They might come from low-income families.

So help us reach out to them so we don't expect veterans to find us because we are more than happy to reach out to them.

Mr. WENSTRUP. Yes. I think that is important, too. And I think, like you said, there are many young people that get in, and it is not in their family history necessarily, serving or doing something else afterwards and so they are not aware of what their opportunities are.

Yes?

Mr. PECK. I think there is an issue that might be a legislative fix. When a veteran moves from the military to civilian life, it is a little bit like moving to a foreign country speaking a different language. They simply are not prepared beforehand. We would not send a Peace Corps volunteer to a foreign country without teaching him the language. So the TAP program obviously has its limitations. As you said, they are just ready to get out of there. You know, they are just holding their ears for a couple of days before they get out.

So if we could do an assessment on them beforehand, especially those who have been in combat, you do the E-5s and below who have been in combat who have a lack of job skills, may have mental health issues which might be identified by that assessment, and all those other predictors to homelessness, then we would begin to follow them.

The problem is the privacy laws don't allow us to follow them. We can't get those names from the State, from DoD. So there needs to be a connect from the information that we can gather if we choose to before they are discharged that we can then use as an essential tool to help them afterward in some mechanism, some incentive for them to come back.

We all know that there is a lot of reluctance to admit that they have any problems. They think if they say they have a problem, they are somehow going to get held back, won't be released. So we need to fix some of those either through legislation or through incentives to get them to come and see us.

Mr. WENSTRUP. Thank you. Mr. Nguyen, anything to add?

Mr. NGUYEN. Yes, I would like to add. We are talking about preventative. I just remember me going through the service and definitely boot camp they didn't teach us anything but to get us ready, right, and then when you go to your first duty station, I truly believe that part of the—if we could mandate and make it part of the curriculum in preventative education, whether it is financial literacy, whether it is career skills, much more mandated prior to the TAP transitioning out.

And I believe if you start earlier in the process, you are going to instill, whether it is money-management skills or what have you, the skills early and often. The TAP should just be a refresher course, not a course to say I have never been really taught that before.

Mr. WENSTRUP. Thank you. Mr. Rivera?

Mr. RIVERA. Yes, well, from my personal experience, what I learned in the military didn't translate into the civilian life. I wasn't prepared. So that was a major setback where there was a—I was uneducated. I was not ready to take head on the civilian life. So that was a major setback that I was—I didn't receive a—although they do train you, right before you get out, they offer classes, it still didn't—it wasn't enough to prepare me for the real world of not only the job aspect of it, but of just incorporating yourself back into society of how to function as a civilian again because you are in the military for so long, you get accustomed to that lifestyle. When you get out, you are really not prepared.

As for myself, that was a major thing, that what I had learned in the military did not translate over. Although I was an infantryman, obviously it is not. It is more of a, you know, law enforcement or security type, since I didn't pursue those, I was relegated to mainly labor type of jobs, which although there is pride in that, you should be proud if you are working in that industry, that is not what I envisioned myself coming out of the military, digging, working with the shovel, or working a \$9 job. So that was my major experience when I first got out.

Mr. WENSTRUP. Sure. You know, President Bush, I met him in Washington about 6 months ago, and he was in town because he was working with veterans on how to prepare their resume. And he was saying that when they ask you what skill you have, you don't just write "sniper," you know? You say the skills I have are I show up for work on time, I am dependable, people can count on me, and things like that. And that is to your point, I think.

But listen, thank you all very much. And, Mr. Takano, you are now recognized.

Mr. TAKANO. Mr. Chairman, thank you for the wonderful line of inquiry.

Mr. Rivera, can you tell me, what community did you come from? Are you from the Inland Empire? Did you grow up here?

Mr. RIVERA. No, no. Originally, I grew up in Orange County.

Mr. TAKANO. Okay. Well, that is in the neighborhood.

Mr. RIVERA. Well, yes, it is southern California, right. It is in the neighborhood. And I have been living in Riverside County from, I believe, 2010, 2009.

Mr. TAKANO. So where did you grow up in Orange County?

Mr. RIVERA. In Orange County? Well, I graduated from Garden Grove High School in Rancho Alamitos. So I went to school in the Santa Ana School District up to 8th grade, and my high school was in Garden Grove at Rancho Alamitos High School.

Mr. TAKANO. Wonderful. Wonderful. Did you come from—what was your kind of economic background?

Mr. RIVERA. It was a lower economic background. My parents worked in the catering business. They had a lunch truck, tried to make ends meet, worked at the swap meet. So that is part of my

decision to go into the military was that I was limited in my opportunities. College wasn't in the future at all.

Mr. TAKANO. Were those educational opportunities that were held out by the recruiter or whoever you went to see, was that a huge part of why you joined?

Mr. RIVERA. The incentive to get money for college was a major reason why I wanted to join the military because I needed a way to advance my education somehow, so I realized that the GI Bill, at least for myself, amongst wanting to serve my country, was a determining factor for me wanting to enlist.

Mr. TAKANO. Okay. Now, tell me where you were serving. I mean, tell me a little bit about your military history.

Mr. RIVERA. Okay. I was stationed 2 years in Georgia, Fort Benning, and I went to South Korea for 1 year, and that is where I left the military, from South Korea in 2002.

Mr. TAKANO. So you exited the military—

Mr. RIVERA. I exited the military—

Mr. TAKANO [continued]. After how many years you were in?

Mr. RIVERA. Three years.

Mr. TAKANO. Three years?

Mr. RIVERA. Yes.

Mr. TAKANO. It did get you out of your neighborhood in Orange County? I am not saying it was a bad place, but the military—

Mr. RIVERA. Well—

Mr. TAKANO [continued].—did allow you to see—

Mr. RIVERA. Right.

Mr. TAKANO [continued].—you know, a different part of the world and—

Mr. RIVERA. Oh, definitely, yes, because thanks to the military, I got to travel to South Korea. That was a learning experience, learned the culture. Everything that I have learned in the military has stayed with me. Even when I was in Fort Benning, Georgia, there was a training and—

Mr. TAKANO. Okay. Here is where I am going with this. Mr. Nguyen has said some things that I have often thought, and I have heard the Chairman kind of mutter things here at the dais as well about—

Mr. WENSTRUP. Mutter.

Mr. TAKANO. Mutter. Well, I didn't mean it that way.

Mr. WENSTRUP. I know.

Mr. TAKANO. Mention or discuss the notion that somehow in the lifecycle of a military servicemember, cramming everything into the TAP program at the end doesn't seem to be enough to prepare our military folks for that transition. So you came in the military with an expectation of being able to improve your situation, to get the educational benefits, but Mr. Nguyen is—how do you respond to Mr. Nguyen's assertion that somehow there needs to be earlier preparation? What might have helped you—

Mr. RIVERA. Right.

Mr. TAKANO.—looking back?

Mr. RIVERA. Well, see, the main training that I received was right before you got out. It was all these courses or these lessons on resume-building, on interview skills. Now, there would have been a little bit more resources available to—just like we focus on

combat training or on weapons training, there should probably be a transition training, I mean, for all those people that are definitely planning to get out of the military.

Mr. TAKANO. I see. I see. Tell me, you mentioned how critical those HUD-VASH vouchers were for you. Were you at the point of being homeless at that point or were you homeless at that point?

Mr. RIVERA. No, I was homeless already at—

Mr. TAKANO. You were already homeless?

Mr. RIVERA. Yes. Yes.

Mr. TAKANO. And can you just kind of give us some insight into how you got to that state of homelessness, kind of tell the story, please.

Mr. RIVERA. It was in 2008 when—okay. So it goes back. 2008 I went through a divorce, okay, so I split up from my family. I was left—from that point on I was left—I wasn't directly homeless because I could go to my parents, but I could only do that for so long. So from 2008, I had been struggling up to the point where I learned about the HUD-VASH program that I could—I did even the couch-surfing. I lived in my car. But you can only sleep on somebody's couch for so long before you become a nuisance or you are infringing on their lifestyle. So I was already homeless up to the point where it was—actually, I got housed last March. I am about to hit the year mark when I got the HUD voucher.

Mr. TAKANO. And employment was also a challenge for you—

Mr. RIVERA. The employment—

Mr. TAKANO [continued].—during this economy, right?

Mr. RIVERA. Right. I had been working at temporary agencies, and because those particular job industries aren't—I worked at temp agencies and I would be laid off. I worked at a construction company, and I was laid off.

Mr. TAKANO. So it was the lack of stability and—

Mr. RIVERA. Yes.

Mr. TAKANO [continued].—duration of employment?

Mr. RIVERA. Right. It was the lack of stability of having a job of steady income coming in to be able to sustain a place to live or—

Mr. TAKANO. My time has run out, but I want to just ask you this—can I—thank you, Mr. Chairman.

How critical was this HUD voucher for you? If it didn't exist, what would that have been like?

Mr. RIVERA. Yes. I don't want to think like in that frame, because it probably wouldn't be good. I would probably be living in my car. I am sure that I would not be in school. But I really am thankful because at the same time when I got the Section 8, I had assumed full responsibility of my daughter because her mother became sick. And it happened just—I don't know. It just happened to happen at the same time where I had my daughter before I had the voucher, so we were sleeping on my mom's couch. I could no longer sleep in my car because I had my daughter, so that is when I went back to my mom's. And we were sleeping in her living room up to the point where we got the—it was only about 3 months up to when we got the voucher. But if I didn't have the voucher, I know that I would probably be living in my car. I guarantee that I would not be in school.

Mr. TAKANO. I know we have chatted before and you told me about—how much longer do you have until you graduate?

Mr. RIVERA. I am going to graduate in this spring.

Mr. TAKANO. Wow.

Ms. HARMON. Good for you.

Mr. RIVERA. Yes.

Mr. TAKANO. Well, I want to just say how proud I am of you.

Mr. RIVERA. Thank you. Thank you.

Mr. TAKANO. I told you I was going to check up on you, and you are graduating. We are just all very proud of you.

Mr. RIVERA. Thank you.

Mr. TAKANO. So thank you for serving our country and, you know, thank you for using—you know, Secretary Shinseki once said that the Congress and the United States have approved a very generous package of post-9/11 education benefits, and that is why you entered the military, and the one obligation you have as a veteran is to complete and to finish and to use them well. And I am just so proud of you. You are out of U.C. and University of California, and you are using your benefits well and you are getting a good degree from a good university. And I have all the hope in the world for you and your daughter.

Mr. RIVERA. Thank you so much.

Mr. TAKANO. So thank you very much.

Mr. WENSTRUP. Thank you. Dr. Ruiz.

Mr. RUIZ. Mr. Rivera, I have to echo Congressman Takano's statement that we are all very proud of you. And actually your story touches me deeply. I have had family members who lived in cars as well because they were homeless working up and down, picking the grapes and citrus in the State of California. So I really admire the struggle, your perseverance, your dedication, your hope. And you are very blessed, my friend—

Mr. RIVERA. Yes.

Mr. RUIZ [continued].—that you are at this point now. So I want to thank you for never giving up hope, man. You have a bright future—

Mr. RIVERA. Thank you so much.

Mr. RUIZ [continued].—and we appreciate you.

My question is going towards the whole panel, but I want to know, what are the unique dynamics for women veterans either that they are on the verge of being homeless or women veteran homeless population or women homeless veterans getting job training and job placement? I know that in the general population many women oftentimes face barriers in getting shelter because they don't accept their kids or, you know, they don't want to risk saying that they are in a shelter because then they will lose their kids in case they are in a divorce. So can anyone speak to those unique dynamics for women veterans? Mr. Peck?

Mr. PECK. Thank you. At our Long Beach program we have a female veterans program and have had for 10 years or so. We have about 40 women, 9 of those are women with their children. And what we discovered early on when we first opened that program in the early 2000s, we couldn't fill the beds and we were wondering what was wrong. At that point it was only 30 beds. We came to find out that most of the women that were coming to us had sexual

trauma of some sort, and that disturbance was preventing them from living a life like you would want to live. Many of them had lost their children.

And then as a result of this war, female veterans are in the combat zone. The prevalence of military sexual trauma is much greater than anyone would wish to know about. And an article recently in the L.A. Times said that the incident of suicide among female veterans is as high as the male population. It is six times higher than the female population of that age group.

So there is a major mental health problem out there. There are way too few programs for women. And of all the women who come through our program in Long Beach, the vast majority need counseling and a significant time of stability before they are ready to go back to work. And only about half of them are going back to work. Some of the women that are coming through our program, their incident happened 20, even 30 years before, and as a result, they have a lot of physiological problems as a result of that.

Mr. RUIZ. Thank you. I can imagine that a single mother with two, three children wants to get a job, and they want to participate in the job training rehabilitation program. How do they get childcare? Does the program provide stipend for childcare so that they can undergo the job training program?

Mr. PECK. A number of the women today, young women with families, are availing themselves of the SSVF programs, Supportive Services for Veteran Families program, and that is not only the Rapid Re-Housing or Homeless Prevention. There is childcare dollars, there is transportation dollars. So all of that is available if they use it.

The challenge with the SSVF program is it is time-limited, and if they are suffering from any mental health issues, it is difficult for them to complete—

Mr. RUIZ. Is that time adequate to cover the job training programs, rehabilitation, or does it cover that entire time that they would need?

Mr. PECK. I think it is up to 9 months now. It used to be 5 months. I think it is up to 9 months. Is that right? So if they, for instance, had a 6-month training program, that would be adequate. But as I said, if they have—

Mr. RUIZ. How often are the training programs longer than 9 months?

Mr. PECK. Sorry?

Mr. RUIZ. How often are the training programs longer than 9 months?

Mr. PECK. Well, for instance, if they want to go back to community college, that would not work. So if we get them on the GI Bill, if that would be sufficient to handle their housing and here they can get an education, then that would be adequate. But many of them are having trouble putting all of those pieces together, and so as Mr. Nguyen said, it is a matter of education.

Mr. RUIZ. Thank you, Mr. Peck. I am out of time. I yield back my time.

Mr. WENSTRUP. Thank you, Doctor.

Mrs. Torres, thank you for joining us today. And you are now recognized.

OPENING STATEMENT OF NORMA TORRES

Mrs. TORRES. Thank you. Thank you so much, Mr. Chairman and Ranking Member Takano. And although I am not on your Committee, I very much appreciate the opportunity to participate in this hearing with you and with Dr. Ruiz.

I am no stranger to housing issues. In the State House, I served as the chairwoman for the Housing and Community Development Committee. And I am not a stranger to the homelessness issues. And I must say, I recommit to all of you there is absolutely no shame in being homeless. Circumstances beyond our control sometimes puts us in situations where we find ourselves in that position.

Myself in 2005, I lost my home to a fire. And although I did not meet, you know, the regular, I guess, measurements of being homeless, thankfully, I had a credit card and I was able to charge myself, you know, into a hotel room with my three kids. I know the challenges that you have in trying to find a place to live, especially when you have liabilities like children and cats and a dog. Those all of a sudden become liabilities because there isn't a landlord that I know that is willing to accept, you know, a couple with three teenage boys, a dog, and a cat. They absolutely think that you are going to destroy their home.

So I found myself being the mayor of my home city of Pomona living in a hotel, and ultimately, you know, being able to move back into my home 14 months later.

So there is no shame in that. And from that perspective, Mr. Chairman, I feel like *deja vu* all over again in trying to address the issues of veterans and homelessness and job placements around this category that we hold so dear.

Part of the problem is that, as veterans, you are warriors. You are the defenders of the homeland. You are trained to protect us. Therefore, it is very difficult in many ways for you to say I need help. I need somebody to give me a hand because I need assistance getting my benefits, I am not getting anywhere with this bureaucracy, the red tape that is often very, very difficult to maneuver.

So I find that in my office now, as a Member of Congress, being able to help veterans but only after maybe 6 months to a year of them trying to get benefits.

There are some areas that we can work as Members of Congress working with our State Legislatures and our local governments, and that is matching that training that you receive in the military. For example, if you are part of security forces or, you know, a police officer, MP, you know how to drive a bus, you come out with a bus driver's license most often, you know how to guard a building. Or if you are a paramedic, you know, you are the best person to serve in an emergency room side by side with an emergency doctor. You have already worked through that and treated some of those injuries in the field.

One of the frustrations that I have had is getting the military to provide that training material to our community colleges so they are able to translate those learned tactical—that tactical experience that you have had into a certificate program where you can receive a certificate and you are able to get a job within that type of job classification that you had been trained in the military. That

is one area that I think we can try to twist some arms with the military and help them share that information with our community colleges.

The issue of not having identifications, I am a little bit concerned about that. Getting the DD-214 form sometimes takes 3 to 6 months after the veteran has left the military. A lot can happen during that short period of time, and a lot of times, I think that that is where we are losing them.

To the city and county inspectors, housing inspectors, I would like to ask how are you dealing with VASH vouchers because my understanding is a different type of inspection that maybe your city or county may have then, the Section 8 vouchers.

Ms. HARMON. We actually use the same standards as the Section 8 program. VASH gives us the flexibility of pre-inspecting units, and that inspection is good for a period of time so that we have a unit ready for a veteran. The biggest problem, even in the Inland Empire where we kind of, are billed as the cheaper place versus Orange County and L.A., is our rental rates are going up, and the voucher doesn't pay the same as a private person. And everybody is competing for rental units, you know, young people who have just graduated from college who are starting their careers, our homeless veterans, even professionals like myself are in the rental market, and all of that puts a lot of pressure.

Unfortunately, the HUD-set payments standards are not competitive with the market rates in high-cost areas, and so we are asking landlords to really take a loss on a unit. Some are very financially well off and can do that, but it would be nice if they could get a tax incentive or some type of break for what they are—I mean, we could not run Section 8 or VASH without our private landlords, and they are very recognized. It truly is a private-public partnership. And I think in the Bay area, Chicago, parts of Chicago, New York, even Sacramento now, the vouchers just cannot get you in the door.

Mrs. TORRES. Right.

Ms. HARMON. And I think the city can also speak to that.

Mrs. TORRES. Thank you. I think my time is out.

In closing, I want to say that part of the solution with affordable housing in general, you know, lies within our communities. And addressing the issues of NIBY-ism, "not in my backyard," a lot of people feel that affordable housing is substandard housing that doesn't belong in our neighborhoods. And I would challenge them to say, you know, affordable housing are housing units where we house police officers, teachers, your nurses, and your local veterans.

So thank you for the opportunity, Mr. Chairman, to be here and to ask those questions.

Mr. WENSTRUP. Well, thank you. And I appreciate it. We will do another round of questions.

There are a couple of things crossing my mind. It has been addressed; it is being addressed to try and parlay military experience and military education. And you know, Mr. Rivera, you spent time in a classroom with your job, and most everyone in the military does to various levels, and translating that into college credit or some type of credentialing for a State license, et cetera. So, you know, we sit at the Federal level. We are talking about things that

require State licenses, and so working in that realm to try to get some cooperation with States and get them to have some buy-in on taking this experience and to allow it to parlay.

And you bring up a good point, Ms. Harmon, of recognition of the landlords that do this, that in essence take that risk. And I equate it similar to the recognition that employers get when they hire someone who is in the Guard and Reserve. You know, basically that business is serving their country, you know, because they are hiring someone who may have to leave for a while and come back. And so I think there are ways that we can recognize and in some way provide incentives for people to want to take that chance and make it better.

As a doctor, and Dr. Ruiz will weigh in on this, we always look at prevention and cure. You know, you get your symptoms in front of you and you think, well, how can I prevent it from happening again or for the next person, and then, how do we cure the one that is in front of us. And I think that is a lot about what we are talking about here today.

And, Mr. Peck, I want to talk to you a little bit about your mental health services that you provide to non-homeless veterans through the Outside the Wire program if you could comment on that and how that works because to me that is another opportunity to reach out and prevent the veteran from becoming homeless.

Mr. PECK. It is. So you can largely—I mean, no two stories are the same, but there is some kind of disturbance in their lives and that is around employment or mental health or substance abuse, and sometimes that is lack of skills. So if you really provide robust mental health and employment services, you can prevent a lot of homelessness.

Our Outside the Wire program was started in Long Beach about 5 years ago when we started a residential program for post-9/11 veterans, all of whom were homeless, all of whom had post-traumatic stress. And in reaching out to them, we found many of them at their local community colleges and realized that there were many many post-9/11 veterans at the community colleges. And they were the veterans by and large who were experiencing some kind of challenge. They weren't fully ready to go to a 4-year college. They thought they would try the community colleges to try to get some skills.

And in talking to them, we realized that a lot of them had mental health issues, and largely, it was around post-traumatic stress. So we began raising money to provide mental health services at the veteran resource centers in the community colleges, and now we are at 13 community colleges in L.A. and Orange County providing free confidential mental health counseling.

A number of the young veterans also don't want to go to the VA. They think they are a bunch of old guys there like me. And they think, well, you know, that is not my place. That is an older veterans' place and I don't want to go there. And we all know there is a lot of stigma associated with mental health, and as you said, they don't want to admit the fact that they can't handle their problems.

So part of the challenge with the Outside the Wire program, although we are seeing a lot of veterans at those colleges, it is simply

getting them to walk in the door. And we are continually trying to find new ways to make it easier for them to come in. The fact that we are right there at the Veteran's Resource Center, you know, and we have fliers there, it means that they can come in and talk. They don't have to talk about their mental health; they can talk about anything.

But, you know, through that process of communication, we hope that if they have mental health issues around post-traumatic stress that they will begin to talk to the psychologists. So we are constantly learning with that program.

Mr. WENSTRUP. Well, thank you very much.

Mr. Takano?

Mr. TAKANO. Great. Thank you.

Mr. Ramirez, Ms. Harmon, you might want to weigh in on this. You mentioned something about Housing First and the necessity for—we still need transitional housing, that we can't throw that out. And I seem to recall this emphasis on Housing First has maybe reduced our resources in terms of temporary and transitional housing. But do you have a comment?

Mr. RAMIREZ. Well, at least I am not suggesting that Housing First is a bad policy.

Mr. TAKANO. No, I am not saying you are. I mean, I think it is a good policy, but I think I have heard from some of our members of the community that have told me that Housing First is great in a lot of ways but we can't eliminate the—we still have a need for—

Mr. RAMIREZ. Right.

Mr. TAKANO [continued].—the transition and temporary.

Mr. RAMIREZ. Right. Correct. And what I think my point is that Housing First, you know, it should focus, I think, rightfully so on ultimately reaching housing, but housing alone does not mean success. And it cannot just mean here, here is a house, here is a key and move in. It has to include all of the services leading up from the first time that we meet the homeless person, the homeless veteran, until after they move in. And along the way that means job training, job introduction, job navigation, housing training, and maybe some transitional housing, and eventually, production of actual units.

And that is why I think both Carrie and I were suggesting that we needed to improve and increase those affordable housing resources, and, as part of those affordable housing resources, that there be mandated an inclusion of funding for case management and for housing navigation and for employment training, and that you don't say because we are focusing on Housing First, we are not going to do transitional housing because then it leaves a person that has to go find that affordable unit.

Mr. TAKANO. Real quickly because I want to get to some other—do we need more resources for transitional housing?

Mr. RAMIREZ. Yes.

Ms. HARMON. Yes.

Mr. TAKANO. Is that one of the missing pieces?

Mr. RAMIREZ. Yes.

Ms. HARMON. Yes. HUD is moving away from defunding it, and it has caused a lot of disruption in continuum of care, which does do a good job. I started at U.S.VETS as an AmeriCorps member.

It is how I got into servicing homeless veterans. And the VIP program is basically designed to be a 90-day to 6-month program where you get a job, get some support around you, and then take off from there. It is a very effective program, and it really helps guys exiting substance abuse, inpatient substance abuse because, you know, outreach workers will tell you, you can't get your pockets right until you get your mind right. So they dealt with the substance abuse disorder, and they just need a little more structure to make it on their own and to protect that sobriety.

Mr. RAMIREZ. They are defunding it because it is not deemed housing, and so in the move to Housing First, then the things that cause us to take housing is not deemed housing.

Mr. TAKANO. I just want to make sure my Committee staff connect with this issue. I would love to spend more time on it, but I want to get to some other issues. But thank you for highlighting. Ms. Harmon, before I move on, though, you listed a list of programs that you said needed more help, and they weren't necessarily veterans' programs, but they somehow seem to be interconnected with our ability to address veterans' homelessness. You mentioned the HOME program, CDBG, Section 8. Those aren't, strictly speaking, veterans-specific programs, but you seem to be—you know, you were in a hurry to sort of mention these things. Can you give a little more time to kind of explain what you were talking about?

Ms. HARMON. So I firmly believe we already have the right tools and we don't need to reinvent the wheel so to speak to serve veterans. We need to make veterans a priority in our community and use existing Federal programs. And so we need them funded, and we need to be told you need to have a plan because you have to have a plan to spend CDBG funds, HOME, that includes top priority for veterans' housing units, top priority for—like CDBG can fund employment programs for low-income veterans. So fully fund that program, but tell us veterans have to have a priority when you disburse the funds locally. And then you don't have to create a new program. It forces us not just at the VA or nonprofits to deal exclusively with veterans, to integrate veterans' services more seamlessly into our existing community so they don't have to go to these standalone agencies like the VA hospital, which is 40 miles away from some parts of Riverside County, to go in the door as a veteran.

Mr. TAKANO. Well, thank you.

Mr. RAMIREZ. Congressman, if I can add just a piece—

Mr. TAKANO. Sure.

Mr. RAMIREZ [continued].—to it if you don't mind. I agree with Carrie, first of all, that we do have the tools, and HOME, CDBG, Section 8, low-income housing tax credits, all those things help to produce units. And who goes into those units ultimately, it could be a veteran or it could be just a low-income person. So we already have figured out how to make those things work.

What I think is needed is that, number one, we need additional funding to make that happen. And, for example, in the HOME program, the HOME program allows for production of the units, but then it does not allow for the subsequent case management to go

and operate that unit. So it is—go building a unit and then you are done building the unit.

And in the Section 8 program, for example, the Section 8 program does not allow for the operation of a housing navigation in order to successfully introduce the person to the units and just because it is focused on a different thing. And I believe that it should allow for eligibility of use in a broader way, in a more flexible way.

Mr. TAKANO. So we need to connect these themes that go with veterans' homelessness and generic homelessness. There is a lot of ways in which these programs can be structured to be more flexible so we really are able to serve veterans more fully with the broad array of even programs that aren't strictly funded. And I hear we need more funding.

If I may, I want to turn to Mr. Peck. I think what bears a little more explanation or what I would like to hear more about is this HVRP, this conundrum that you focused on in your testimony, the conundrum of the HVRP and the fear of losing the voucher and then not being able to fully do the training that we need.

Mr. PECK. Yes.

Mr. TAKANO. And if you could just sort of tease that out some more for us.

Mr. PECK. So the issue that I mentioned, which is that it acts as a disincentive to some veterans. And this is not just us; I have talked to many agencies across the country and this is always the case. And the veterans who are struggling are very vulnerable. They are afraid of what their future is going to look like.

So if you say to them "I am going to work with you over the next 3 months, it is going to be really, really hard, but at the end of that you are going to get a job," or, "would you like a voucher next week?" Right? It is acting as a disincentive for them to go through that difficult period where they are going to have to really work hard, really overcome some of the habits that they have picked up when they were homeless to complete that course and give up the freebie basically.

The vouchers are incredibly important for those people who cannot return to employment for families, for people who, really, that don't have any options. Those who are using that voucher short term for education, for instance, it is an incredibly good use of that voucher.

For some who are marginal, who are not sure whether they can go back to work or not, they are opting for a life of dependence as opposed to going out, getting the skills, and finding a job. And I think that really is a disservice to them, and we try to—to me, it is not working to the veteran's skills. It is working to their weaknesses, and I think we have to be very careful about that.

Mr. WENSTRUP. Can I—

Mr. TAKANO. Go ahead, please.

Mr. WENSTRUP. You know, we in the House side, we passed H.R. 474, and I would love it if you would take a look at that, Mr. Peck. We are hoping the Senate will respond in kind because it expands the eligibility for HVRP to veterans in the HUD-VASH housing.

Mr. PECK. That would be terrific.

Mr. WENSTRUP. And that is really what we are after. If you—

Mr. PECK. Yes.

Mr. WENSTRUP [continued].—think there is something more we need along those lines, we would love to hear from you. So take a look at how it is constructed. It has passed out of the House. We are hoping the Senate follows and that we can move that forward.

Mr. PECK. I think that would be brilliant. Then they wouldn't have to make that choice, right? Then they could use the voucher—

Mr. WENSTRUP. Right.

Mr. PECK [continued].—or what it is meant to be to help them to the next level, and then that voucher, in turn, would rotate to another veteran who needed it so it would be the best of both worlds.

Mr. RAMIREZ. I am sorry. May I make a comment?

Mr. WENSTRUP. Yes.

Mr. RAMIREZ. I think Mr. Peck makes a good point. However, what I find to be the problem in what he is describing is the extremity of the scenario. And so if you move to the other extreme, you are going to end up with another problem. And I believe that if you say you can only have the voucher for 6 months and after that you have to move on or you have to have a plan, there is going to end up another collateral consequence that we don't want to have to end up. And maybe the flexibility needs to be given at the local level to the case manager that is working with the person instead of setting these limits, this line in the sand because then you end up with something else that you weren't foreseeing.

Mr. WENSTRUP. And I don't think this bill does that. The flexibility is on the HVRP side and not so much with the voucher side. So I appreciate—go ahead—

Mr. TAKANO. If I could get one more—yes.

Mr. WENSTRUP. Mr. Takano.

Mr. TAKANO. I appreciate your generosity.

Mr. NGUYEN, I think we have had this conversation. I recall this conversation at some point, but you mentioned about the real estate agents often not being willing or able to work with veterans on the VA loan issue. And you gave the example of Dennis. Did Dennis ever find a real estate agent that he could work with for the VA loan? Or how did Dennis get—did he use a VA—but anyway, I just want you to kind of elaborate a little more on this issue and—

Mr. NGUYEN. Simply put, the VA loan in the past has a PR problem or it had a PR problem that never was overcome. The VA loan established in 1944 as an entitlement has never had—essentially, you have a VA loan without the wraparound support services for outreach education. So you have a benefit that you are relying on real estate professionals and lending professionals who are not educated on the changes, or they are, or through lack of education, they are biased against it. And I can cite thousands of cases like Dennis's where we have been approached and even a study from the VA in 2010 when veterans who got a housing loan, why didn't they use the VA loan? And they said that 8 percent of 10 percent of the real estate professionals and lenders discouraged them from using it. They said they weren't discussed about their benefit when they self-identify.

So I think the situation is lack of education to the industry. I believe that the VA is relying on lenders and realtors without pro-

viding them the education to doing it, to the supportive services to educate the veterans.

Mr. TAKANO. Did Dennis ultimately get a VA loan or was that not part of his solution?

Mr. NGUYEN. Dennis actually worked—we assigned him a Marine who also was a realtor, and—hold on. Dennis, did you get a VA loan?

DENNIS. Yes, sir.

Mr. NGUYEN. He got a VA loan. He got a VA loan.

Mr. TAKANO. So the Marine got it done.

Mr. NGUYEN. The Marine got it done. The Marine got it done.

But the key, I think, with our program that he was running into and a lot of veterans, the veteran culture, as you know, it is a separate culture and it has not been recognized such as other minority cultures that can be tied to ethnicity or race. And so I think that when a veteran works with another veteran, the guard goes down and you are not seeing a lot of that. And so what Dennis was running into were civilians without any experience. Thus, he did not get the help he needed from vet to vet.

Mr. TAKANO. Well, I am heartened to learn that the Chairman said we actually are going to engage this very topic next week—

Mr. WENSTRUP. Yes.

Mr. TAKANO [continued].—in our hearings back on Capitol Hill. Mr. Chairman, I thank you for your indulgence, and I appreciate the extra time. And thank you so much. I yield back.

Mr. WENSTRUP. Thank you. If I could share a story, I know a Congressman who is a veteran, and he applied for a VA home loan, and he was told you better do it before the end of the year because you are in a job that is not guaranteed for the next 2 years. And that veteran is me, and I appreciate the reality of that. We got it done. So I understand the frustration.

Dr. Ruiz?

Mr. RUIZ. Thank you. Thank you.

You know, I think there are some important themes that we need to highlight here, and I know that we are ending up, so I would like to mention those because I don't know if we are going to have another round. But one of the early themes that we all talked about is the lack of education outreach to our veterans. There are a lot of veterans out there that don't know these services exist. They are not being approached in a manner that will help empower them to make life decisions, choose wisely, and take advantage of the resources.

That is something that I found when I did a health care initiative back in 2010, talking about health care access barriers. And many of the residents didn't know that the resources existed in the community. And when I did my veterans' initiative in 2013 where we went around and asked veterans about their life and the barriers and the issues and solutions, a lot of them also said that they didn't know that, hey, this organization existed that was present at these events.

So I think that community collaborations and work is very important. I am going to start a veterans' university which will do just that, work on educating, and I invite all of you to participate

and share the information, the resources, and the benchmark programs that some of you have successfully completed.

The other theme that I want to really highlight is—and it goes along with the lack of education in terms of what the resources are is that they are fragmented, right? They all work independently. And I like the idea of a continuum of holistic care to our veterans.

There has been talk about the continuum of health care of a person in uniform serving to when they are discharged and continue with their care with the VA health care systems. There is the idea of continuum holistic care when somebody is looking for their benefits, for example, and then once they apply or they have been denied and they want to appeal them, it goes to a whole different system with a whole new set of structures, but see it as a continuum of services for that veteran. And I think that we need to really address that as well for our purposes in the homeless care.

And in saying that, the main categories that we all need to work together with the homeless population, something Mr. Peck alluded to is of course housing is very important, but that will not be as successful if we don't include mental health services and health care. We know that there are certain elements that veterans face in higher proportion than non-veterans, PTSD, for example, of those who have been in combat. However, they are not immune to the mental health illnesses that the non-veteran community faces as well, like the biological incidences of clinical depression, psychosis, schizophrenia, et cetera, that also puts an individual at higher risk of being homeless.

The other thing that we need to address within the mental health world is the addictions, addiction to drugs, addiction to alcohol that is also a confounding factor in a veteran's ability not only to get housing but also to get employment, right? And then of course the third and the fourth, which is employment and the job training and education. And it seems like there is a lot of spokes but we have to figure out a way where there is that hub, that one location, much like what we have in the nonprofit world that can act as caseworker or case managers that will tie all of those ends to better manage, to better have success with a veteran.

So in saying that, and going along with health care, I am very interested in the notion of street medicine. Have you guys heard of street medicine? Do you know if—are you tied in with a street medicine program with your organization, doctors and nurse practitioners and health care providers that actually go find the veteran homeless person and take care of them?

Mr. RAMIREZ. Yes. In fact, at the Hulen Place campus that exists in Riverside, the homeless shelter that we operate, there is a medical clinic in the campus itself. Health to Hope operates a center there, and it is specifically focused on the population that would go to the Hulen Place campus. And they go out into the community, along with our homeless outreach team that goes into the community, into the streets and identifies and engages the person that is in need. So they are actively working on not only identifying the person that needs the needs and then curing or identifying what might be the solution to that need. And then they have full-time medical attention at the campus as well, so something that we are working on expanding as well.

Mr. RUIZ. Excellent. And I think U.C. Riverside, their family medicine program in Palm Springs, initiated that. I was supportive of their program and really encouraged them from the ground level, along with a collaborative that we are trying to form in the area because there is a redundancy of programs from different agencies that serve the homeless. And if we can collaborate with all the different agencies to maximize the value that we provide the homeless person and also connect them because, let's face it, street medicine is not the ideal method of providing medical care, but it is good temporarily. But the best thing that street medicine can do is bring them back in to a case management scenario where then we can fully integrate a veteran back into our society and being healthy and productive.

So I would definitely love to hear more about how we can take those practices and start them throughout the entire Riverside County, especially in my district.

I have an idea I wanted to test with you in terms of the need for more affordable housing. Just hearing you today, you know, I am working with the foster system and trying to recruit more foster parents because there is a lack of foster parents and housing for our foster kids. And so trying to find syzygy and synergy with that program, what about creating a program where we would train veterans to house homeless veterans in their personal home and have those individual veterans have incentives like whether it is tax breaks or stipends or a certain payment and having like a home—

Mr. TAKANO. It is a like a foster—

Mr. RUIZ [continued]. Like a foster, yes, like something like that where that veteran's home now becomes like a health home that is integrated within a network of services for a veteran.

Mr. RAMIREZ. I think that is a great idea. I think it does a lot of different services to not only the veteran that is coming into the home but also the veteran that is receiving the veteran. There are some supportive services, there is some case management available, there is some ability to interact between the two people that have the same experience, there is some housing that gets provided. I think there is a lot of merit and we should really pursue it.

Mr. RUIZ. Okay.

Ms. HARMON. I also agree that that model could be very effective. You know, a house is not just an apartment. You know, so many times I have handed a veteran a key, and that is not the end of the road because really a house is feeling connected, it is having visitors, it is a sense of belonging somewhere. And I think that that can help a veteran feel that they are back part of something. And you can always use another person on your team.

I just wanted to sneak in with your idea of a street medicine program, and I think a lot of times people don't want to talk about their homeless issue but they will talk about the sore on their leg. It would be great if those type of mobile clinics could have a substance abuse counselor on there, somebody who is an expert, because while we sent outreach workers out in the homeless realm to identify people who don't have housing, we need substance abuse counselors out in the streets in encampments to bring people in

and to help recovery happen in the streets, not when they walk in the door as well.

Mr. RUIZ. Any comments on this side?

Mr. PECK. If I could, I think it is an interesting idea that you bring up. Homelessness to us, the solution for homelessness is all about rehabilitation. It is about recovery from a variety of things. There are a number of things that happen to these veterans that made them homeless. And I would be reluctant to put someone with a mental health and a substance abuse issue into someone's house, right, who wasn't equipped to take care of it. So we would have to be very careful there—

Mr. RUIZ. Of course.

Mr. PECK [continued].—into who we placed where, that they were adequately prepared—

Mr. RUIZ. Trained—

Mr. PECK [continued].—to handle the issues that would come up. Not all of our veterans are likeable guys—

Mr. RUIZ. Yes.

Mr. PECK [continued].—but, you know, we don't judge that.

Mr. RUIZ. Yes.

Mr. PECK. They have been through a lot. A lot of them have every right to be angry with the way their lives have gone, and that takes a professional to really march them through that, help them, walk by their side until such a point as they can accept the fact that they are where there are and they are ready to move forward. So it has—

Mr. RUIZ. Well, one model that works really well is the AA model, the Alcoholics Anonymous model, where you have a coach—

Mr. PECK. Right.

Mr. RUIZ [continued].—and somebody who has been through it but somebody who understands and somehow has the training to intervene during crisis situations—

Mr. PECK. Right.

Mr. RUIZ [continued].—in case somebody wants to take a drink and—

Mr. PECK. Right.

Mr. RUIZ [continued].—have somebody to talk to. So I think that there are ways that there could be specific intelligent, smart training and placement to match the right homeless veteran with the right coach, for example.

Mr. PECK. Right.

Mr. RUIZ. Before I give up my time, anybody want to comment on that?

Mr. NGUYEN. I would echo Mr. Peck's statement. I think with the proper vetting of the right foster family so to speak—

Mr. RUIZ. Yes.

Mr. NGUYEN [continued].—I think the byproduct that you are going to get is peer-to-peer counseling.

Mr. RUIZ. Yes.

Mr. NGUYEN. You shared the same thing, as you said, with the AA.

Mr. RUIZ. Yes.

Mr. NGUYEN. So I think it is a great idea. When is that happening?

Mr. RUIZ. Thanks for asking. I think that is a good question. Anyway, I yield back my time.

Mr. WENSTRUP. Well, thank you. You know, this really has been great. You know, I came from the snow in Ohio today, so for a lot of reasons, it was well worth the trip. And I thank you all for taking time. I thank you for what you are doing each and every day.

You know, I think the things we come away with are—and we have all known this—there is no one answer for every veteran that we face. There are a lot of different circumstances. But it would be nice if we were better coordinated with the things that we have to offer and more flexible with the things that we have to offer to match an individual's needs. And I think that is something that is difficult when you are talking about, you know, broad spectrum across the country, but we need to keep embracing that and trying to drive that so that more people can be taken care of for what their needs are.

And before we adjourn, I want to just extend my thanks to the students and the staff and the administration at Riverside City College for hosting us and our witnesses, obviously for you taking the time to be here with us. But I am also impressed with the number of people that are here, whether you are veterans or just concerned. We appreciate you being here to take the time to take an interest in taking care of our veterans. Without them, we have nothing.

So finally, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and include any extraneous material on today's hearing. Hearing no objection, so ordered.

[THE ATTACHMENT APPEARS IN THE APPENDIX]

Mr. WENSTRUP. And the hearing is adjourned. Thanks.

[Whereupon, at 4:22 p.m., the Subcommittee was adjourned.]

A P P E N D I X

Prepared Statement of Emilio Ramirez

Introduction

Chairman Wenstrup, Ranking Member Takano and members of the Subcommittee on Economic Opportunity, I am grateful to be invited to testify before you today on behalf of the City of Riverside regarding our collaborative efforts to combat chronic homelessness and our work to end homelessness amongst our honored veterans. We appreciate your attention to continuing this good fight and for your effort in "Finding Solutions for Veteran Homelessness in Southern California."

This hearing is both significant and timely for the region because accepting and succeeding in the Mayor's Challenge to End Veteran Homelessness required real collaboration among many different partners, including federal, state and local jurisdictions, as well as many private partners. If we are going to have a chance at a permanent solution for veteran and chronic homelessness, we need that collaboration to strengthen, grow and continue. The City of Riverside is encouraged by the success in the Mayor's Challenge to End Veteran's Homelessness, and by the prospect of developing a regional plan in partnership with our neighboring jurisdictions to address homelessness across the region. We have not yet formally engaged our federal partners but I see no better time to invite you to this effort than now.

The City of Riverside Homeless Services Program was established to connect homeless individuals with social services and housing. The City has taken a proactive approach to addressing homelessness in our community by cultivating partnerships with the County of Riverside, a wide-range of non-profit organizations, social service agencies and faith-based institutions.

Partnerships

Riverside has created a centralized environment to provide short-term emergency shelter, coupled with a range of complimentary supportive services that are necessary to assist homeless individuals and families achieve housing stability.

The City has found success with the Housing-First model and evidence-based case management to help individuals exit life on the streets and transition to self-sufficiency. The Housing First Model emphasizes moving homeless individuals into housing as quickly as possible and provide the appropriate level of services to support housing stabilization and retention.

The Riverside Homeless Services Campus on Hulen Place includes the Path of Life Riverside Community Shelter, "The Place" Safe Haven Supportive Housing and Drop-In Center and the City operated Multi-Service Access Center. Together, this partnership provides short-term emergency shelter, meals, case management, a pet kennel, medical services and permanent supportive housing for those with mental health concerns. Collaboration is the key to our success. Our on the ground partners include:

1. Health to Hope Medical Clinic
2. Social Security Administration
3. California Department of Motor Vehicles
4. Path of Life Ministries Community Shelter
5. Path of Life Ministries Family Shelter
6. Set Free Ministries
7. U.S. Department of Veterans' Affairs
8. Riverside County Housing Authority
9. Riverside County Department of Mental Health
10. Riverside County Department of Public Social Services
11. U.S. Vets
12. Lighthouse Social Services
13. Foothill Aids Project
14. Roy's Desert Resource Center

15. MFI Recovery Center
16. Cedar House
17. Riverside Treatment Center
18. Riverside Police Department
19. Riverside Probation Department
20. Riverside Sheriff's Office
21. Riverside Parole Office
22. Coachella Valley Rescue Mission
23. Operation Safe House
24. Riverside Unified School District
25. Alvard Unified School District
26. Riverside County Animal Services
27. Arlington Temporary Assistance
28. Salvation Army
29. Catholic Charities
30. Community Connect
31. Community Settlement Association
32. Family Service Association
33. YMCA Riverside
34. Goodwill Resource Center
35. Department of Rehabilitation
36. Riverside Transit Agency
37. Riverside Community College
38. California Baptist University
39. University of California, Riverside
40. California State University San Bernardino
41. Intercoast College
42. Harvest Christian Fellowship
43. Kansas Seventh Day Church
44. Our Lady of Perpetual Help
45. Calvary Presbyterian Church
46. First Congregational Church

In addition to overseeing operation of the entire campus, the City operates a Multi-Service Access Center. The City's Access Center provides an entry point and service hub to the City's Continuum of Care. The Access Center provides a wide-range of services under a single-roof: homeless prevention resources, homeless street outreach, basic needs emergency assistance, transportation assistance, housing navigator services, employment development, benefits enrollment, health care, mental health services, substance abuse recovery, veteran's services, life skills training, financial counseling, legal services, access to a telephone and computers, and a permanent mailing address.

Programs

The City's homeless services staff operate a menu of programs designed to provide holistic supportive services.

Homeless Outreach Program

The Homeless Outreach Team is comprised of four service providers who conduct daily mobile outreach and client service engagement for homeless individuals and families on the street, in service venues, and around town. The Outreach Team responds to people in need of assistance, as well as local residents and businesses in the community. The Outreach Team focuses on those "hardest to reach" and "service resistant" homeless individuals. The Outreach Team partners with other city staff, local services providers, health professionals, law enforcement and the community at-large to help people get off of the streets and connect to services they need to gain stable housing and achieve self-sufficiency. Local service providers and community volunteers participate in "ride-alongs" to help engage people in need.

Navigating Back Home

Once the Homeless Outreach Team is able to identify and build a rapport with homeless individuals living on the streets, vehicles and places not meant for human habitation; the team transports the homeless individual to the Riverside Access Center to begin the housing process. At the Riverside Access Center, there are two full-time housing navigators assigned to assist individuals and families break the cycle of homelessness by moving them from the street to interim housing, accessing necessary social services, and rapidly obtaining permanent housing. The housing navigators provide individualized client support throughout this entire journey by

assisting each client develop a plan to address their barriers, increase their income, and maintain and sustain permanent housing. As part of the client's case management plan, the housing navigator will identify each area in which clients will need assistance to accomplish the outlined goals and objectives such as scheduling appointments, applying for mainstream benefits and identifying subsidized housing. The housing navigator's level of case management is intensive and requires extensive time and commitment to each individual client. The housing navigator's overall goal is to assume full responsibility for their clients' success in securing and maintaining permanent housing utilizing a housing first approach.

Tenant-Based Rental Assistance

This program provides eligible homeless individuals and families as well as those at-risk of becoming homeless in the City with short-term rental subsidies coupled with home-based case management. This effort currently includes HUD funded Permanent Supportive Housing Program; the Veteran's Administration Supportive Housing initiative administered by U.S. Department of Veterans' Affairs and the Housing Authority of the County of Riverside, the City's HOME-funded Tenant Based Rental Assistance program and the Shelter Plus Care "Street to Home" Project.

Permanent Supportive Housing Program

The City operates a Permanent Supportive Housing Program, funded with an annual allocation through the HUD Continuum of Care Supportive Housing Program to support development and operation of two permanent supportive housing communities for sixteen households. One of the communities provides supportive housing specifically to chronically homeless individuals and the second community provides supportive housing to homeless with disabling conditions. On-going case management and supportive services are provided to participants to help ensure housing stability.

Veterans' Affairs Supportive Housing Initiative

The Obama Administration has set a goal of ending homelessness among veterans over the next five-years. The Department of Veterans' Affairs is working in collaboration with the Housing and Urban Development Department to provide targeted housing choice vouchers to homeless veterans throughout the country. Locally, the VA Loma Linda is working in collaboration with Housing Authority of the County of Riverside, the Homeless Outreach Team and other continuum of care partners to assist homeless veterans with moving off the streets and into permanent supportive housing. The Veterans' Affairs Supportive Housing Initiative provides a veteran the ability to choose where they live and ensure that their housing choice is affordable.

Housing First Initiative

The City is working with community partners to implement the best practice "Housing First" approach which emphasizes moving people into housing as quickly as possible and provide the appropriate level of services to support housing stabilization and retention, into all aspects of our local continuum of care. The Housing First approach represents a significant shift away from the traditional homeless service delivery system to one focused on homeless prevention, rapid re-housing and home-based case management to facilitate client stabilization leading to self-sufficiency.

Mayor's Challenge to End Veteran's Homelessness

The Mayor's Challenge is a nationwide effort to end veteran homelessness in the United States. In June 2015, Mayor Rusty Bailey eagerly accepted the challenge. Our identified goal was to permanently house 86 homeless veterans in City by December 31, 2015. Through dedicated and diligent outreach efforts, 86 homeless veterans were identified in the City of Riverside. These veterans were living on the streets, parks, shelters, vehicles and other places not meant for human habitation. Many of these individuals were suffering from physical disabilities, mental illnesses, substance abuse disorders, and lack of social infrastructure. Through collaborative efforts with community partners such as the Department of Veterans' Affairs, the Housing Authority of the County of Riverside, Department of Mental Health, Department of Public Social Service, U.S. Vets and Lighthouse, we were able to provide permanent housing interventions for 89 homeless veterans by December 31, 2015. We exceeded our goal by using a housing-first approach, through coordinated outreach efforts, by creating a prioritized by-name list of all of Veterans, and with weekly case conferencing with our service partners. The team's dedication and efforts were wide-ranging and included activities such as physically assisting with the

move-in, providing security deposits and utility assistance, and obtaining various donations from businesses and faith-based organizations within the community to ease in the transition. Through community collaboration, each of us can find a way to show our gratitude and give back to those men and women who proudly served us. In doing so, we can help ensure that veterans have a safe place to permanently call home.

25 Cities Initiative

The 25 Cities Initiative is a key Federal strategy through which 25 cities are receiving technical assistance and are mobilizing local planning efforts and partnerships to create effective systems for aligning housing and services interventions through coordinated systems to end homelessness. Led by the Department of Veterans' Affairs, in partnership with the Department of Housing and Urban Development and the Interagency Council on Homelessness, the goal is to assist 25 cities in accelerating and aligning existing efforts to create coordinated assessment and entry systems, laying the foundation for ending all homelessness (including homelessness among veterans) in these communities. Riverside County is one of 25 cities across the nation selected to participate. This initiative recognizes that ending veteran and chronic homelessness requires strong coordination between all partners and stakeholders who are working together in our community. During regular case conferencing city partners and service providers meet to match homeless individuals and families with available housing resources and rapidly place homeless individuals and families into housing.

Many of our housing programs offer special incentives including paying security deposits, guaranteed rent payments, pre-screening of clients, and intensive case management services. Riverside has created and implemented a coordinated entry system which includes a common assessment tool known as the Vulnerability Index & Service Prioritization Decision Assistance Tool, coordinated outreach efforts, the creation of a by-name list of individuals and families experiencing homelessness throughout the County of Riverside, and weekly case conferencing. Riverside County continues to cultivate partnerships with community members, with service providers, businesses, faith-based organizations, and educational institutions, inviting them to join this ongoing effort to end homelessness in our nation.

Riverside Ending Homelessness

A collaborative effort between Community Connect, Today's Urban Renewal Network, Riverside Downtown Partnership, Arlington Business Partnership, Path of Life Ministries, the Housing Authority of the County of Riverside, and the City, has produced the Riverside Homeless Reduction and Prevention Strategy Five-Year Plan. The Five-Year plan sets forth focused strategies to help individuals and families move toward self-sufficiency. The Riverside City Council formally adopted the Five-Year plan in late 2012. This Five Year Plan is attached for your reference. Additional information can also be found at the Riverside Ending Homelessness website (www.endhomeless.info)

This Five Year plan launched the Riverside Ending Homelessness effort, calling for the provision of a comprehensive menu of services from basic needs to employment, education and housing. We are making progress toward this goal, but still have a long way to go. We have created the Riverside Ending Homelessness non-profit and established its governing board of directors from the spectrum of the community. We have seeded the Riverside Ending Homelessness Fund and continue to help it grow. We have a plan for expansion of basic services at the Hulen Campus and are now undertaking a fund raising effort for the \$3,000,000 needed for expansion.

My verbal testimony will focus on the Riverside Ending Homelessness effort.

Regional Effort

Building upon the positive momentum created through the City's work to end veteran homelessness, the City is actively reaching out to all neighboring jurisdictions in Western Riverside County to encourage the development of a regional plan that more broadly addresses homelessness.

Recognizing that homelessness is not a condition unique to any one jurisdiction, the City will invite representatives from each jurisdiction in Spring 2016 to help craft a plan through a collaborative development process that not only identifies the challenges faced but builds upon the efforts currently being undertaken by each jurisdiction. It is the City's hope that the resulting plan will strengthen working relationships and serve as a foundation for improved cooperation throughout the region.

Into the Future

All of the partners and service providers are dedicated, passionate and committed to ending homelessness. Staff from the Department of Housing and Urban Development and the Department of Veterans' Affairs are always helpful and responsive. There is always so much opportunity for improvement. A few items that we suggest that would assist current efforts to help to end chronic homelessness include:

1. Mandate implementation of Evidence Based Case Management in any program receiving federal funds and provide the necessary funding to allow for its effective inclusion. It is difficult for many clients to acclimate to indoor living. The Critical Time Intervention model, which has 3 phases of case management, has demonstrated to have a 90 percent housing retention rate.
2. Incentivize a regional approach and coordination of homeless services to encourage local governments to work together.
3. Incentivize landlords and hotels/motel establishments to provide 30-90 day emergency housing vouchers. There's a shortage of landlords due to the stigma attached to housing programs including the Housing Choice Voucher Program. It is important for our community leaders to reach out to rental and realtor associations, property management companies and private owners to educate them on how service providers have restructured their housing process. Five years ago, we (meaning housing providers) were placing clients in inappropriate housing programs. It's important to recognize our flaws and most importantly identify what we have done, collaboratively, to restructure our program requirements and develop a coordinated system that better serves our clients and landlords.
4. Create a mitigation fund for landlords willing to take a chance on renting to our veterans.
5. Provide motel vouchers so desperately needed for those veterans that absolutely refuse to enter the shelter. We will continue to lose veterans if we cannot temporarily provide them with a place to stay.
6. Provide incentives to large and small businesses to hire formerly homeless veterans.
7. Provide funding for housing navigator positions.
8. Provide a method of recognizing organizations that partner with local governments/regional partnerships to end veteran homelessness.
9. Provide funding dedicated for capital improvements and operational expenses for facilities that provide coordinated services and meet basic needs.
10. Maintain and expand existing program, as they are valuable and needed.

If we are dreaming about truly being able to end homelessness for any person or the homeless population, then we propose the creation of a new program with an added value.

Following the life of a person suffering from homelessness from the street to housing success can give us a guide to a new potential effort. Would it be possible for Housing and Urban Development to join efforts with Veterans' Affairs to create a holistic program aimed at ending homelessness?

Can we expand the Supportive Housing Program to include allowing for actual production of affordable housing units appropriate for the formerly chronically homeless along with a mandated case management system and partnered with housing and employment navigation? Can Veterans Affairs also take on that expanded Supportive Housing Program example and create a similar program dedicated for the homeless veterans? Can we create a Housing First Supportive Homeless Program?

Success in the Mayor's Challenge and the 25 Cities Initiative effort proved that a housing first model is effective but also demonstrated the efficiency required of the holistic menu of supportive services. While permanent supportive housing with case management is effective and HOME program production of affordable housing is valuable, they are not enough. We cannot sacrifice the delivery of housing navigation and supportive services. Housing navigation and supportive services are key because they are able to introduce the person in need to the opportunity available.

We have seen firsthand what is possible when regional coordinated efforts and a full spectrum of resources are aligned and focused on a specific need. We can engage a team of dedicated and qualified professionals to help guide individuals and families through every stage, from the street to a home. This represents a genuine effort to effectively implement the Housing First model and is not a band aid approach dependent on overnight shelter beds.

The new program needs to address tangible barriers to housing by focusing on the individual's immediate and basic needs and offer multiple opportunities for contact with caring housing navigators, case managers, medical providers, education consultants, employment trainers and mental health professionals while consistently

increasing the availability of affordable housing units to increase the chances for success.

To aid the transition into long-term housing stability, we could provide funding for an employment program aimed at empowering individuals to obtain the necessary skillset to successfully reenter the workforce and sustain gainful employment.

To be successful, the Housing First Supportive Homeless Program would fund the team described above who would be fully dedicated to achieving housing success, where a shelter bed is not the objective. The Housing First Supportive Homeless Program would add funding for development of housing units specifically available to the formerly chronically homeless. The program would fund opportunities to acquire and rehabilitate existing homes within established neighborhoods where community reintegration can thrive. The employment program will inspire the community stakeholders to participate, promote, and stimulate program growth while contributing to the success of the individual.

A partnership between HUD and the VA could launch a new initiative based on the lessons learned in the Mayor's Challenge and pursue a similar success on a larger scale.

We thank the Chairman, Ranking Member, and the Subcommittee Members for your time, attention, and devotion to this cause. As always, we welcome your feedback and questions, and we look forward to continuing to work with this subcommittee, the House Committee on Veterans' Affairs, to ensure the success of all generations of veterans.

Prepared Statement of Carrie Harmon

Chairman Wenstrup, Ranking Member Takano, and distinguished members of the Subcommittee on Economic Opportunity:

Thank you for the opportunity to appear before this Committee today. On behalf of our County, I would like to thank you for your leadership and support which has been instrumental in providing local communities with the resources needed to serve the nation's most vulnerable veterans. As the representative from Riverside County, I have the opportunity to speak on behalf of the county departments and the partnering agencies that are actively engaged in our local fight against veterans' homelessness. I also have the humble opportunity to represent the homeless veterans in our county, many of which are now housed, that have been assisted through this united national effort.

I am proud to report that our county has made significant progress in ending veterans' homelessness and we are very close to reaching the finish line. Over the course of the last two and half years we have housed over 1,000 veterans but most importantly we have also learned a great deal about what systems need to be changed and what more is needed to assist our veterans. The purpose of my testimony is to share this information with you and to provide some recommendations on how we can further refine our strategies to end not just veterans' homelessness but all homelessness within our communities.

I am also honored to appear before you with my colleagues and in effort to not duplicate information my testimony will be focused on the following areas:

- Riverside County's progress, programs and initiatives; and
- Recommendations for the Committee's consideration

Riverside County's Programs and Progress

Counties play a unique role in the fight against homelessness as the primary provider of public social services at the local level. While the Mayor's Challenge focuses on the efforts of cities to end homelessness, counties have substantial resources that can and should be marshaled for this effort. Additionally, counties have the ability to establish local policies and practices that have a major impact on the way veterans, homeless and low-income residents are serviced and prioritized within our communities. Riverside County has long recognized this fact and has assumed a leadership role in ensuring that veterans and affordable housing are top priorities for our jurisdiction. This leadership can be found most notably in the passage of the Veterans Assistance Legislation of Riverside County (VALOR) initiative in 2013 and throughout the County's numerous departments.

Veterans Assistance Legislation of Riverside County (VALOR)

The Riverside County Board of Supervisors assumed the lead role in ending veterans' homelessness through the unanimous approval of the Veterans Assistance Legislation of Riverside County commonly known as the VALOR initiative in April, 2013.

The purpose of VALOR is threefold:

1. The Board's public commitment to end homelessness among veterans ahead of the federal deadline;
2. A commitment to enact local policies that will assist homeless veterans with accessing the services and housing they so desperately need; and
3. The creation of the VALOR subcommittee which was tasked with implementing systems changes, enhancing services and most importantly identifying and housing homeless and at-risk veterans.

Although spearheaded by the Board of Supervisors, VALOR was implemented as a public-private effort to rapidly house homeless veterans with an emphasis on engaging partners with the greatest resources to impact homelessness. Housing is always the first the priority using a "housing first" model of care. Secondary to the housing effort is the systems and service change that is necessary to move the entire homeless continuum of care into new mode of functionality which prioritizes permanent housing and the systematic matching of homeless individuals with an open housing unit. All of this is designed to move the county to "functional zero" for homeless veterans and the chronically homeless within the next year.

2014 Veterans Point in Time Count (PIT)

To begin the VALOR initiative, we needed an accurate baseline count of homeless veterans to monitor our impact and progress. This baseline began with data from the 2011 Riverside County Point In Time Count (PIT) which determined that there were 890 homeless veterans in our communities. This count was followed by the 2013 count which found 179 homeless veterans a significant decrease that drove a local debate on the reliability of the PIT to accurately gauge need and demand for homeless veterans' services. In response to this debate, the County's Department of Public Social who serves as lead agent for the Riverside County Continuum of Care obtained grant funds to conduct a veterans-only PIT count in 2014. This count determined that there were 290 homeless veterans of which 173 were unsheltered and included a survey of encountered veterans which was used to drive supportive service programming. The results of this PIT and survey, the 2014 Veterans Homeless County and Survey can be found online at <http://dpss.co.riverside.ca.us/homeless-programs>. The 2014 number became the initial number used to drive our strategy to eliminate veterans' homelessness in our area. Our next PIT is scheduled for January 27th and will include special efforts to reach veterans.

County Programs and Services

As noted previously, counties have an array of tools that can be utilized to combat homelessness and to provide veteran-centric services. I would like to highlight the following departments and/or programs which play a primary role in Riverside County's response to veterans' homelessness.

> The Housing Authority of the County of Riverside

Riverside County is home to one of the highest performing and progressive public housing agencies in the nation. The County's Housing Authority has achieved the "High Performer" designation from HUD for high quality management of its Section 8 program for fourteen consecutive years which puts it in an elite group of less than 10% of all housing authorities across the country. Moreover, the Housing Authority has implemented programs and services targeted to homeless and other special needs populations who require additional supports to obtain and maintain housing. In fact, our local housing authority is one of the very few that has its own homeless programs team complete with outreach workers and case managers. We believe fundamentally that a local public housing agency should be a one stop for all residents with housing needs especially those that are homeless. The Housing Authority operates daily on the principle that its primary mission is to restore lives, strengthen families and revitalize communities through the provision high quality affordable housing. The agency also offers a true public-private approach to housing through our partnership with Section 8 landlords who are instrumental in addressing homelessness. For this reason, the Housing Authority was tapped as lead for the VALOR initiative's housing efforts and brings to the fight against veterans' homelessness: existing partnerships with over 3,000 local landlords and affordable housing developers; funding for affordable housing development; over 8,500 Section 8 vouchers; 469 units of public housing; 539 VASH vouchers; 120 units of supportive permanent

housing; 90 units of HIV housing; and 5 full time employees dedicated to homeless housing programs.

> The Department of Public Social Services

The Department of Public Social Services (DPSS) serves as the administrative agent for the Riverside County and City Continuum of Care and receives approximately \$7 million in funding annually from the U.S. Department of Housing and Urban development to provide housing and services to homeless individuals and families. The Riverside Continuum of Care was selected to participate in the 25 Cities Initiative and this project is being coordinated by DPSS. Under the 25 Cities, the County is aggressively moving all homeless services to a coordinated entry system that aligns the most vulnerable homeless veterans and chronically homeless with the first available housing unit. The system also includes a universal assessment system that is used to compile a master list of veterans in need of housing and a master list of veterans housed. These lists have fundamentally changed the way in which homeless veterans are identified and housed within our County.

> Veterans Services

As noted earlier, counties provide a unique range of public services that must be coordinated to address the needs of veterans regardless of housing status. One such department is the Riverside County Office of Veterans Services which is specifically tasked with honoring and enhancing the quality of life for veterans in Riverside County through claims assistance, education, advocacy, and special projects such as the Homeless Veterans Stand Down. The Veterans Services department is an important entry point for many veterans who are seeking assistance through the County's various departments and/or seeking social service assistance through community agencies

> Workforce Development Services

Riverside County serves the administrator and operator of the Riverside County public workforce system. Employment is critical to ending and preventing homelessness. Riverside County offers priority of service to all veterans seeking services within our center and has implemented the HIRE VALOR program which focuses on the employment needs of homeless veterans participating in the VASH program. We are also working in partnership with the City of Riverside to implement an on-the-job training program for residents of the Riverside Emergency Shelter in an effort to provide work based learning experience, recent work experience and opportunities to earn income while receiving training.

Riverside County Progress

VALOR combined with the 25 Cities initiative has yielded the following results over the course of the last two and half years:

1. 1,007 homeless veterans are now housed;
2. We have funded three new housing developments earmarked for veterans - March Veterans Village, Camp Anza, and Habitat for Humanity's Veterans Enriched Housing;
3. We have implemented a standardized assessment tool and piloted a coordinated entry system for the Continuum of Care; and
4. We have established an active list of all homeless veterans within our county who are still in need of housing and this list is reviewed weekly during a standing call with housing navigators and case managers.

Recommendations

Although we have accomplished much, we have also learned that there are adjustments that can be made to further enhance homeless services for veterans at the community and national level. I would like to share these recommendations with you for your consideration.

1. There is an urgent need for additional units of affordable housing in the Southern California region for low income residents. Affordable housing is one of our best weapons in the fight against homelessness. We need to increase funding for the HOME program, Section 8, and other similar programs that can provide opportunities for communities to further expand the local supply of affordable housing units. These new communities must include units earmarked for homeless individuals and families. Veterans should receive top priority on waiting lists for these units.
2. Identification documents should not be a major barrier to housing but they continue to be a significant barrier for homeless individuals and veterans. We have allocated millions of dollars to housing programs only to have a homeless vet-

eran with a VASH voucher in hand sit homeless awaiting a state issued ID or birth certificate which is almost always required to rent an apartment. This is unacceptable. We need to implement policy changes at the federal and state level that can provide these necessary identity documents free of charge for homeless veterans.

3. We have achieved significant systems change in the local system of care. We owe a sincere debt of gratitude to the National Alliance to End Homelessness (NAEH) and Community Solutions for providing the leadership and technical assistance to guide us through this process. More is still needed. We need groups such as the National Alliance of Homelessness to set standards for professional training, education, and experience in the homeless service profession. This will facilitate a much higher level of care within the local Continuum of Care's throughout the country.
4. Employment is a critical to ending and preventing homelessness. We must move to the model of "housing first, employment second" and this must be a very close second priority. Employment is not just about income - a job is an important mechanism for connecting to the community and to an individual's self-identity. Funding for workforce programs which focus on successfully re-connecting homeless individuals to the workplace are much needed and would make create significant impact.
5. Finally, we need leverage the expertise and resources of long standing community agencies in our fight against homelessness. Housing Authorities are a prime example of this expertise. Housing Authorities already have long standing relationships with landlords and extensive knowledge of the local rental market. Please consider allowing Housing Authorities to use this skill in housing navigation rather than building this capacity in agencies that are better suited to addressing the clinical needs or emergency shelter needs of homeless veterans.

In closing, I want to thank you for time and support. I began my work with homeless veterans over 13 years ago as an AmeriCorps outreach worker stationed at the VA Loma Linda. Never in my wildest dreams did I believe that in 13 years I would see an end to homelessness among veterans. I think it is only fitting that veterans, even in their time of greatest need, led us on this path and showed us what can be accomplished when we imagine an end to one of our most challenging community issues.

Prepared Statement of Stephen Peck

Good afternoon. My name is Stephen Peck and I'm the President and CEO of U.S.VETS. I'm also a Vietnam veteran. I served with the First Marine Division near Danang in '69-'70, and I've been doing this work since 1991. U.S.VETS has been in the fight against veterans' homelessness since 1993 when we started our first program in Inglewood, California. Since then we have grown into the largest veteran-specific non-profit housing and service provider in the country, providing services at 21 residential sites and 9 service centers in 14 cities across 6 states, and the District of Columbia.

Last year, U.S.VETS, touched the lives of over 17,000 veterans and family members; provided housing to more than 4,500; provided preventive and rapid rehousing services to 4,600 veterans and family members in the community, and placed more than 1,200 veterans into living wage employment.

Locally, U.S.VETS - Inland Empire, our project headquartered at March Air Reserve Base, is the largest veteran housing provider in San Bernardino and Riverside Counties. This year in these two counties, about 2,000 veterans will experience homelessness. But 26,000 veteran households are living in poverty, on the brink of homelessness. The Inland Empire unemployment rate among veterans 9.5%, about double the national average.

Despite the fact that many of our veterans have legal issues such as DUI, Domestic Violence, and Child Support as a direct result of dealing with Traumatic Brain Injury, Post-Traumatic Stress, and/or Combat Trauma, we were able to help about 90 veterans return to full time employment.

With over two hundred units of housing, from permanent supportive to Bridge Housing and Safe Haven, we've been able to help more than 800 veterans and their family members find housing in 2014-15, and we are on track this year to help more than a thousand.

Our services are comprehensive. To us there is no one answer to homelessness, so we co-locate housing, counseling and employment assistance at each of our sites,

helping to create an environment that is responsive to the many challenges veterans face as they transition from military to civilian life. Our services include rapid rehousing beds, transitional and permanent supportive housing, and support services to homeless and at-risk veterans in the community, helping each veteran, male or female achieve self-sufficiency.

We want to prevent veterans from becoming homeless if we can, so along with the VA Supportive Services for Veterans Families program, we provide preventative mental health counseling to veterans in the community through our Outside the Wire program; and employment assistance to veterans who are not yet homeless, and are ready to return to work through our Career Development Initiative (CDI). Last year through this program we helped 450 veterans return to work at an average wage of \$45,000 a year. Both of these programs are completely privately funded.

Back in 1993, we started with the idea that every veteran should be empowered to live at their highest level of independence, which means that we want every veteran who is capable of full time employment to have the dignity of finding a job. Every site has a career center and our workforce teams are critical to the success of our veterans.

We have six HVRP programs across the country, including one in Los Angeles County, which helped us place 618 vets into full time employment this past year at an average wage of \$12.00 an hour. We've developed other state and private workforce funding to make up for the limitations of the HVRP program.

Let me make a few observations if I may:

First: One of the limitations of operating HVRP is its inability to assist those veterans that may be at-risk of homelessness, such as the veterans we are serving through our SSVF program. They are not yet homeless and therefore do not qualify for HVRP services. We do not always have other workforce funding to help these veterans but if we could help them prior to the on-set of homelessness we may be able to prevent them from losing their housing.

This is where our Career Development Initiative comes into play. Fully one-third of our job placements last year were made through the CDI program because of lack of sufficient and flexible funding from DOL.

Nationally, the HVRP funding has been flat lined for the past three years, while increasing numbers of vets return from deployment, all them needing jobs. The program is authorized at \$50M, but it has never reached this funding level and is stuck at \$38M, leaving thousands of veterans without the employment assistance they need. Currently, there is no HVRP funding in Riverside County.

Secondly: The ultimate goal of the HVRP program is to place veterans into long lasting employment. If there were additional funds available to expand follow-up services to include more than just counseling and placement, services such as additional training if necessary, grantees could be more supportive to those veterans, help them secure higher paying jobs, and ensure that they keep their jobs.

And finally: The VA and HUD emphasis on quickly moving vets out of service intensive transitional housing, into permanent housing does have some unintended consequences. Once they are in permanent housing, they are ineligible for HVRP. Making them eligible for 90 days after they move would alleviate this problem. But the ready availability of HUD-VASH vouchers, marketed heavily by the VA and others in the community, can create a disincentive for some veterans to seek employment. Crawling out of homelessness and building the skills to become self-sufficient is difficult. We and other providers, have had many veterans who have been in our workforce programs, readying themselves for employment, who suddenly drop out of the job search because they heard of the possibility of receiving a VASH voucher. What they say to us is "I don't want to endanger my possibility of getting my voucher by getting a job. The income may disqualify me." That is a terrible disservice to that veteran - trading a productive career for a lifetime of dependence.

We have more resources than ever before to help veterans who are homeless, and it is up to all of us to use them wisely, empowering the veterans we are pledged to serve, and making sure we are providing them the skills that will help them, as one of our vets said, "to bring back the man who once wore the military uniform with pride and honor."

Prepared Statement of Son Nguyen

Chairman Wenstrup, Ranking Member Takano and members of the Subcommittee:

Thank you for inviting the Veterans Association of Real Estate Professionals (VAREP) to submit our testimony on "Finding Solutions for Veteran Homelessness

in Southern California". With 24 plus chapters and growing across the country, we are pleased to share the perspective of those most directly impacted by the subject this committee addresses.

Established in 2011, VAREP has quickly grown to be a voice for the interests of veterans in financial-literacy, homeownership and VA loan education and counseling; additionally, we have become the educational resource to the real estate, lending, and housing professionals. We teach them on how to better serve our veterans achieve the American Dream of homeownership. Our Capitol Hill visits have advocated for multi-agency collaboration including specific legislative and administrative changes in removing barriers to veteran homeownership.

National Outreach Results:

- 1,500 veterans were educated about the importance of good credit, benefits of Homeownership, the home buying process, the VA loan benefit, down payment assistance programs, HUD VASH, and SSVF programs through our "Veterans Housing Summits (VHS)" across the country.
- As a direct result of these Veterans Housing Summits, 500 veteran families realized homeownership and counting.
- 5,000 real estate professionals and lenders educated about the VA loan and how to work with the military and veteran communities.
- 1,500 veteran families have been help by VAREP local chapters through toy, blanket, and food drives. VAREP has paid for utilities, rent, and mortgage payments for veteran families who experience a temporary hardship through our VAREP Cares program.
- 10 Mortgage-Free Home Donations across the United States to qualified veterans through our "House-A-Vet - Homes for Heroes" program
- \$40,000 in a form of grants were given to veteran families for down-payment, closing costs, and adaptive housing assistance.
- 70 homes remodeled and sold to low-to-moderate (LMI) income veterans families through our "House-A-Vet - Veteran First" resale program.

Southern California Outreach Results:

- 200 veterans attended Veterans Housing Summits in Riverside, San Bernardino, and Los Angeles Counties.
- As a direct result of these Veterans Housing Summits, 50 Southern California veteran families realized homeownership.
- 500 plus veteran families have been help by VAREP local chapters through toy, blanket, and food drives for the holiday season.

In this testimony, we will address homelessness and low-income veterans as relates to transitional housing, overcoming barriers to homeownership and transitioning into a sustainable life in Southern California. We look forward to working with the Department of Veterans Affairs (VA) and this committee on these issues.

Overview of California Veterans and Homeless Population

California has approximately 1.9 million veterans. Of these, about 185,000 (or 9.7 percent are women) Almost one million are currently over the age of 60 (52.3 percent). Most live in Southern California counties, and are heavily clustered in Los Angeles (281,961 in 2015), San Diego (221,076 in 2015), Orange County (112,449 in 2015), San Bernardino (108,497), and Riverside (128,767 in 2015).

California expects to receive an additional 30,000 discharged members of the armed services each year for the next several years - more than any other state. Nearly 15,000 California veterans experience homelessness nightly, representing 26 percent of the nation's homeless veterans.

Compared to the general adult population, male veterans are less likely to progress from stability into homelessness. But male veterans living in poverty are about 1.2 time more likely to progress to homelessness when compared to civilians living in poverty. Women veterans, however, are twice as likely as other adults to move into homelessness, and women veterans in poverty are 2.7 times as likely to move into homelessness as other adults living in poverty. For all veterans, youth is now associated with a higher risk of moving into homelessness. For 18-30 year old veterans living in poverty, when compared to nonveteran adults living in poverty, veterans are 3.4 times as likely to become homeless.

This young cohort is made up of veterans who have served in both Operation Iraqi Freedom and Operation Enduring Freedom (OIF/OEF) and has a higher proportion of women veterans that older cohorts do.

Women in their 30s to 50s experienced the greatest problems with housing destabilization and homelessness. However, we also found that women serving in the most recent conflict experience problems maintaining stable housing once they become a veteran.

Homeless and Marginal Low-income Veteran Transitional Housing

Southern California has made great strides to ending veteran homelessness through a collaboration of local, state, and federal programs including the HUD VASH and SSVF.

The HUD VASH is a great program, however, the definition of homeless only covers veterans who are actually on the streets or housing shelters. A couch-surfing, low-income veteran cannot afford a permanent dwelling is essentially homeless, currently, this veteran would not qualify for the HUD VASH Voucher program. The propensity for this type of veteran to be street homeless is inevitable. HUD VASH should re-consider and expand its definition of homeless to be more inclusive of the low-income veteran.

SSVF is another great program, however, the challenge is that a lot of veterans are unaware that this program exists. The SSVF Continuum of Care grant recipients need to do a better job of outreach to educate veterans within the communities they serve.

The transitional period is a critical time in a veteran's life. They are brought off the street and into transitional housing to receive treatment for a variety of physiological and physical ailments. They are also encouraged to apply for entitlement benefits such as disability and find suitable employment for sustainability. However, financial fitness education and housing counseling needs are not being addressed. Financial literacy education and housing counseling services need to be part of the supportive services provided and overseen by case management as a requirement of daily living activities.

Studies: Lack of Financial Literacy May Trigger Veteran Homelessness

Post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), depression, bipolar disorder, alcohol and drug abuse, younger age, and contact with the criminal justice system have each been identified as risk factors for homelessness among veterans. However, an overlooked contributor to veterans' homelessness is not achieving financial stability after military service. Financial factors, including lack of stable employment, inability to budget and make ends meet, limited financial knowledge, poor judgment in making financial decisions, and lack of material security, can exist independently of mental health diagnoses and the other risk factors mentioned according to a report in the American Journal of Public Health in 2013.

The study found that military members in general are less familiar with household budgets, more likely to be targets for predatory lenders and "may not have the opportunity to learn the skills necessary for being financially independent and managing money."

Researchers from the University of North Carolina and Duke University said the study of 1,000-plus veterans from the Iraq and Afghanistan era found nearly one-third had gone over their credit limit, written a bad check or been contacted by a collection agency. About 5 percent of those surveyed spent some time homeless.

A 2014 University of Southern California Los Angeles County Veteran Study showed:

- 30% of veterans reported financial troubles, many of which began during military service.

A 2014 Blue Star Families Military Family Lifestyle Survey revealed:

- 65% surveyed experienced stress related to their family's current financial condition.
- 84% agreed that greater focus should be placed on preventive financial education as a whole.

Financial Fitness Education Solution

A "Financial Literacy" education and coaching program needs to be established as a benefit under the new GI Bill so veterans can apply, participate, and graduate financially fit ensuring sustainability.

The program can be implemented in all phases including active-duty, transitioning, and reintegration:

- *Active-Duty*—Start early and make a financial literacy curriculum mandatory for all service members to be completed within 60 days after reporting to their

duty station. Follow up with peer-to-peer financial fitness coaching to include annual credit review and savings plan. Starting early in the service member's career creates good money habits and the annual credit reviews will enable sufficient time, if needed, to restore financial health prior to military separation.

- *Transitioning*—During TAP/Transition GPS, have trained financial counselor conduct final detailed financial analyses of separating service members' financial health.
- *Reintegration and Sustainable Life*—The Veterans Administration (VA) in partnership with veteran housing nonprofits to provide continued financial literacy education, support, and coaching.

Barriers to Homeownership

Mental Disorders, PTSD, TBI, substance abuse, unemployment, lack of income, poor money management, bad credit, are all barriers to homeownership. However the biggest barrier to homeownership is lack of home buyer outreach, education, and counseling. This lack of these services have caused confusion, frustration, and in some cases housing discrimination.

A 2015 Veterans Association of Real Estate Professionals (VAREP) Veteran Housing Survey Revealed:

- 95% said they did not receive housing training and counseling while in service.
- 90% said they did not receive VA Loan benefit training during service, transitioning out, or post separation.
- 45% said they did not ever think they could own a home.
- 65% said they did not know where to go and get help with their credit.
- 70% said they could not find affordable housing on a limited income.
- 90% said VAREP was the first group that actually focused on educating veterans on homeownership.
- 95% said they wanted follow up and home buying counseling services.
- 50% said they had a foreclosure or short sale and thought they could not buy again.
- 70% said they had a hard time finding a realtor or lender to work with them if they were using the VA loan.

Home Buyer Pre-purchase and Post-purchase Housing Education and Counseling Solution

The Department of Housing and Urban Development (HUD) has proven that providing home buyer pre-purchase, post-purchase, and default housing education and counseling through NeighborWorks America's network of counseling agencies works.

HUD's data shows:

- Pre-purchase homeownership counseling had positive long-term effects on credit score, debit levels, and delinquencies on debt.
- Counseling clients are one-third less likely to become 90+ days delinquent in the two years since obtaining their loan.
- Telephone quarterly free financial coaching for one year post-purchase found an 11.1 reduction in mortgage default rates for first-time home buyers with subprime credit histories (credit scores below 680).

HUD-approved housing counseling agencies are ill equipped to provide veteran housing education and counseling services because the VA loan and veteran demographic is not in their wheelhouse. The responsibility of these services rests with the VA.

Despite HUD's lack of catering to the veterans, the homeownership education and counseling model works. A veteran housing education and counseling program should be established under the GI Bill as part of the VA loan program. This seems to be a natural fit.

Fair Housing Law Veteran Inclusion

Veterans are members of a protected class. Laws have been passed to increase hiring of veterans, increase contracting opportunities for veteran-owned businesses, suspend civil proceedings against service members while deployed, provide foreclosure-prevention help for veteran homeowners, and penalize companies who prey on service members through high-interest loans and investments scams. It is long overdue to make veterans a protected class as part of the Fair Housing Act.

Allow Community Reinvestment Act (CRA) credit for financial institutions who purposefully reach out to the Low-to-moderate (LMI) veteran community to give them the credit access they need.

Conclusion

The benefits of this proposal are clear: financial literacy education and homeownership education with counseling services are proactive and preventive measures to ending virtual homelessness in Southern California while enabling reintegration sustainability. A pilot programs should be established within Southern California by the VA to develop and implement these services. Once success is proven, these programs can be scalable for the entire United States. It is our hope that we can work with the VA to bring this concept from possibility to reality.

To properly demonstrate the veteran requests that VAREP receives on a daily basis, please see exhibit 1. We have done the best that we can, however, there no grants that support us in our endeavor, thus almost 1,000 affordable housing options, financial literacy, and housing counseling requests are backed-logged waiting for processing.

Exhibit 1. Affordable Housing, Financial Literacy, and Homeownership Counseling Request Samples.

We thank the Chairman, Ranking Member, and the Subcommittee Members for your time, attention, and devotion to the cause of veterans. We welcome your feedback and questions, and we look forward to continuing to work with this subcommittee, the House Committee on Veterans' Affairs, and the entire Congress to ensure the success and empowerment of all generations of veterans in the areas of financial and homeownership sustainability.

Information Required by Rule XI2(g)(4) of the House of Representatives

Pursuant to Rule XI2(g)(4) of the House of Representatives, VAREP has not received any federal grants in Fiscal Year 2015, nor has it received any federal grants in the two previous Fiscal Years.

Son Nguyen,

Founder and President

Son Nguyen is the Founder and President of the Veterans Association of Real Estate Professionals (VAREP). Mr. Nguyen creates, implements, and oversees the programs within VAREP including working with government agencies and policy makers to create and reform veteran housing policy to remove barriers to homeownership.

He is frequently called upon as a subject matter expert by government agencies, the real estate industry, the lending industry, and real estate trade organizations to provide consultation on a variety of veteran housing issues.

Mr. Nguyen has 19 plus years of experience in real estate, public speaking, supplier diversity, curriculum development, and non-profit management. His record speaks of innovation and leadership at the highest level.

Mr. Nguyen established VAREP as a housing non-profit for vets, by vets. He believes VAREP's proactive stance—providing financial-literacy education and advocating homeownership—may not end the epidemic of homelessness among the veteran community, but can prevent it from happening in the future, one veteran at a time.

Mr. Nguyen entered the Navy in 1996 and served as a Radioman on the USS Vincennes (GC-49) and USS Constellation (CV-64). A proud service-connected disabled veteran, Mr. Nguyen holds a Bachelor's degree in Public Relations from of the University of Florida and a Master's in Organizational Management. He currently resides in Corona, CA with his wife, son, and Labrador.

Exhibit 1. Affordable Housing, Financial Literacy, and Homeownership Counseling Request Samples.

Credit Counseling Requests

1. I want to learn more about fixing my credit, to apply to home loan. I am a war veteran, I did 3 years active and one deployment. I am currently in the process of finishing my last year of my eight year contract.

-J. Jacquez

2. Hello. My husband and I had a short sale a few years ago and it shows up on our credit as a foreclosure. Since then we have been moved from house to house (We have moved 10 times since 2007) and we are getting ready to move into a temporary house this weekend AGAIN! My husband and I both served in Iraq (Me-2 years, my husband 1 year). I am a 50% disabled veteran and was hoping you could help us with some credit repair advice, or any assistance that is possible. We just want our own stable house to raise our family in.

-C. Morris

3. My husband and I are both veterans. I am 50% disabled and we are working on his. We need some serious help in credit repair and counseling as we wish to purchase a home for our Golden years. We are putting into place this year a 2 year plan, we would appreciate any help.

-A. Mallette-Robinson

Home Buyer Counseling Requests

4. Looking into using VA home loan to get first home questionable credit because of bad divorce.

-A. Garcia

5. I was medically retired from the Army in late 2013, and purchased a house around June of 2013. I filed for divorce in 2014, and bankruptcy shortly afterward. I wasn't able to make mortgage payments/utilities and keep the house in order while being only supported by my VA disability compensation after my ex-wife left. The house was included in the the Ch 7 that was discharged Feb 2015. I understand that I am not allowed to be on any mortgage application for an FHA loan for at least 2 years following discharge. My questions involve the future, what is the status of another VA homeland guaranty or FHA application?

-R. Smith

6. Sick of throwing away money to rent! I am a disabled combat vet of the Iraq war. Served with the 101st airborne division as a combat infantryman. Am diagnosed with severe PTSD. Would be honored to receive credit counselling and home buying classes.

-J. Sokel

7. My wife and I have poor credit and our working towards improving our credit and paying off our debt. My wife works full time at the San Diego Zoo, and I recently finished school and am a Pharmacy Technician. Our monthly income is 3195. I didn't want to use my VA home loan until our credit was better and obviously until both of us were where we needed to be career wise. I have worked my entire adult life in healthcare and aviation and have no doubt that I will be employed soon. With rent being so high here in San Diego I wanted to see what my options were as far as purchasing our first home. Condo or house.

-R. Alvarez

8. I would like to buy my own home in 2017. I have bad credit and need help saving a down payment or closing costs.

-N. Cook

9. Getting ready to buy a home and need some home buyer counseling.

-M. Rutledge

10. Looking to own our own home. Need to stop paying the insane amount of rent in the apartment we are in currently, move into something more affordable and start to repair our debt and credit. We want a house that we can fix up, something we can flip and call our own. our current situation is that we pay more for our apartment than we would a mortgage for have that cost, allowing us to live more comfortably...right now we can't, we struggle to pay everything with such a high rent payment. Please help in any way that you can.

-H. Atkinson

Renting and Relocation Requests

11. I'm a 14 year Army veteran with multiple disabilities, still awaiting approval of my claim from the VA. I currently reside in Section 8 Housing in Riverside, CA but will likely be on the street shortly. I was working as an electrician's apprentice until I was laid off in April of this year, and have since been living off of unemployment benefits while I have been taking care of my health, including surgery on my left wrist, multiple epidural injections in my back, etc. My landlord has presented me with a three-day notice and will be forwarding me to her eviction attorney for rents that she claims I have not paid. I can prove that I have in fact paid, but I do not have every receipt from every month. My interaction with my landlord began very informally, and I did not think to request receipts from her or her son (who also collected rent) every month. Unfortunately they are now claiming that I haven't paid. Either way, because I don't have all of the receipts I stand in very real danger of losing my section 8 status and being homeless with my wife and two daughters. I don't know where to turn, SSVF will not help because I am in Section 8, and none

of the other local charities have funding for rental assistance at this time. I need help finding affordable housing, looking to the future and eventual home ownership.

-J. Pelletier

12. I got out of the army in March of 2013 and moved to New Mexico where my dad was stationed. I just so happened to meet my now wife there while going to school at Eastern New Mexico university. She had two kids already from a previous abusive marriage and now she and I have a son together. We won custody of both of my step son and daughter and moved to Oregon to make a better future for ourselves with better opportunities for my kids and wife. Our living situation is where our problem lies. We currently live in a 25x25 room at my parents consisting of my wife and I, our 7, 4, and 1 years old kids and our dog. We don't have a shower that works in our room so we have to go into my parents house to use theirs. We cannot afford a house of our own because I'm the only one working. My wife would work but we cannot afford daycare for our kids. I'm going to school full time and working as well to be able to get a house for my family. With our bills, the money I make from school and work covers them and leaves us with a little bit of money for the necessity things like gas and what not.

-R. Peel

13. I was honorably released from service at on December 19, 2014. I tried to attend school but was forced to drop out due to missing too many days because of my PTSD and depression. I was unemployed until I found a job at the county human services in June 2015 where I am still currently employed. During my 6 months of unemployment, I missed paying my rent a few times and still owe that back rent to my landlord. I have been struggling to get caught up on past bills as well as trying to stay current. However, I received a vacate letter from my landlord stating that if I do not pay the arrears then me and my two kids must vacate the house which will leave us homeless. I don't know what else to do, please help.

-L. Bell

14. Worried about my transition from military. Credit score is very low, hard to find anyone to rent to me. Finishing twenty years of active naval service. Really need help in finding a place to live when out of military, no family here in San Diego.

-D. Pearson

15. Hello, I am a single 32 male USMC Veteran. I just finished my goals of 2015 which was connecting with family and friends. I am ready for myself. I will be relocating as P&T TDIU veteran. Due to my low credit, and low savings I will have to wait until February to think about continuing my goal to be independent and have a place to call home. I am looking to create a foundation and then excel from this foundation. First I need to take care of personal health goals and mindset. If you have any advice or opportunities to rent in the San Diego area, or that works with veterans please advise. Due to my income from the VA I do not qualify for some assistance programs like SSVF, I declined earlier this year to fix some personal relationships and take care that. I would like to get a head start in 2016, as I look to build my foundation for the future.

-C. Forero

VA Loan Specialist Requests

16. I am a 61 year old veteran. MY 34 year old son is also a veteran, serving in both Afghanistan and Iraq. In the past, we have both had problems with homelessness due to economics more than anything. In 2014, I lost my home to foreclosure. I was 59 at the time, and had not been able to find a job that would support me. I now live in a trailer that should be condemned, (leaking roof, rotting floor, and not a functioning kitchen, to name a few of the problems). At least I am financially stable with a good job that I just started. My son and his family were evicted from his apartment in Bradenton in August. The company he worked for went out of business. He and his wife lived with me for a few months and he got a good job here in Clearwater. The 55+ MHP forced him to move out, so they moved to a 1 bedroom apartment. The rent takes nearly half his monthly income. Their three children are currently living in Spring Hill with their other grandparents. His wife has almost no job experience and has health issues, so she has been unable to contribute in the past. She is currently seeking employment, though. My son and I want to pool our incomes and purchase a 3 or 4 bedroom home that has an additional 1 bedroom apartment where I can live. This would be our ideal situation, but with a foreclosure and eviction, neither of us has the credit rating that would secure a mortgage. All we need is an understanding lender.

-A. Younger

17. I am an honorably discharged vet of the navy. I only did 4 years so I am not retired. I do know I am entitled to a VA loan. I am trying to buy a house. Basically though my credit score is so low no one will touch me and I don't have a lot of money at all to put down for a house. My monthly payments couldn't be over \$900.00 my credit score is bouncing between 450 I think and 515. I don't really have time to go see anyone (track down VA loan Specialists) I can't use a cosigner either. So I need to know what are my options are there any programs that can help me. I am beginning to lose hope. I don't even have the money to pay off my debts everything I make is gone the same day can't save. I need help.

-D. Crump

18. We own our home but want to refinance it and take out a VA loan. We fell into some hard times beginning in 2005. I developed health problems that led to the loss of employment. Fortunately we had taken out a mortgage insurance plan that prevented us from losing our home when this happened so we didn't have to make payments. But that meant we accumulated interest and no payments were being made on the principal of our mortgage. The mortgage lender would not help us at all. On top of this there were many foreclosures sold on the market in our area that brought the value of our home down and we were upside down on our mortgage. We tried to refinance at the current lower interest rates because our current rate is 7.18. We could not refinance but were unable to since our home appraised lower than what we owed due to all the factors mentioned. We had no money to bring to the table to cover the shortage.

During this period I was approved for disability due to my health issues and I'm rated by the VA at 80% combined disability and considered unemployable. Fortunately, I do have an income and we were able to keep our home during this terrible time.

Last year we got in touch with a mortgage lender in the area who works with VA loans thinking that the value of our home may have come back up enough for us to have enough to do a refinance. The appraiser who was sent out did not do us justice I believe (we had a real estate agent do a market estimate that was much higher). Again, our home fell short of what was needed.

Sadly two years ago I lost my father. He left a sizable estate for his children for which I am thankful. Unfortunately it has been tied up in litigation for over a year but will now be disbursed, hopefully, before the end of the year. I just want to know what might be available for us. Our mortgage is not eligible for HAARP since it was owned by the bank that we took it out with which is TCF or Twin Cities Federal Bank.

-N. Nygaard

19. I would like to speak with someone about arranging for a V.A. home loan. We do have a number of questions. Our current situation is that for the past 12 years, we have been renting a large loft in Downtown L.A., which we use for both business and home. It's been a perfect place for us, but the rent is starting to get so high, \$3100 per month, that we really want to start looking for a home. We have never found a suitable home, especially in Los Angeles that would provide what we have now. We are willing to consider any area within Southern California.

This would be a first time home purchase. My ex-wife, Bettie Miner, and I have been living together now for the past 12 years. We were divorced in 1992, but worked things out. We just never re-married.

We are self-employed and do quite well (\$110,000+ annually), but as self-employment allows significant write-offs, our tax returns look like we're low-income. So, we've never really tried to buy a home before. We would also like to take advantage of the "no down payment" option. If you call, you are welcomed to speak with Bettie about any details or arrangements.

-R. Galling

Foreclosure Prevention Requests

20. I'm currently in a VA mental health facility for PTSD/MST and addiction recovery. My home situation is somewhat complicated. I'm divorced, was awarded the family home. I need advice on this. Best way to contact me is via email due to rules restricting cellphones.

-D. Tumblin

Prepared Statement of Jose Rivera

Good Afternoon,

I would like to share my experiences as a beneficiary of the HUD VASH program. The program has been life changing. The HUD VASH program has empowered me to actualize my educational and professional plans. The staff at the Veterans Affairs in Loma Linda, especially Miss. Jennifer Sircar, played an important role by mentoring and supporting my educational and professional goals. Miss. Sircar was a great liaison and spokesperson by referring me to the US Vets for further assistance in accessing resources. Furthermore, I was referred to the Warehouse for Heroes, which furnished my apartment completely. The program has been full of great opportunities, I am indebted to the Veterans Affairs and Housing and Urban Development. The services provided by both HUD and the VA have prepared me to transition into a new phase in my life. I now am on my way to realizing a lifelong goal of attaining my Bachelor's degree in Anthropology, this summer I will graduate from the University of California Riverside. I have been able to utilize the Post 9/11 GI Bill Benefits, which has contributed to the improvement of quality of life for my daughter and me. The GI Bill has been the platform which has allowed me to pursue my education. I have benefited from the book stipend, from the tuition fee payment, and the monthly living allotment. I have utilized the resources made available and they have truly changed my life. I hope to be a civil servant for this great nation.

Respectfully

Jose Rivera

Statements For The Record

MIKE MICHAUD

INTRODUCTION

Chairman Wenstrup, Ranking Member Takano, and distinguished Members of the Subcommittee, thank you for the opportunity to provide a statement for today's hearing on veterans' homelessness. I commend you all for your tireless efforts to ensure that America fulfills its obligations to our current service members, veterans, and their families. The Department of Labor (DOL, or The Department) also works hard every day to ensure all veterans are prepared to meet their employment objectives.

Secretary Perez and I know that one of the most important ways to prevent and end veteran homelessness is through a good job. However, employment is not the only factor in overcoming homelessness among veterans. Long-term stability requires a coordinated level of care between many federal partners, including the Department of Veterans Affairs (VA) and the Department of Housing and Urban Development (HUD), state and local organizations, non-profits, and the private sector to ensure veterans are successful in overcoming the myriad of barriers created by homelessness. To that end, the Department is committed to working on the Administration's aggressive goal of ending homelessness among veterans, as guided by Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness. In leading this effort, the U.S. Interagency Council on Homelessness (USICH) has generated powerful national partnerships at every level to work toward ending homelessness across the nation. While the goal of ending veterans' homelessness in 2015 was not reached nationally, it was reached in many communities, cities, and even States. The best practices from these successes will guide efforts in the rest of the country and the momentum generated by the President's focus will propel all of us towards the national goal.

Through these interagency efforts and many others, the Administration has achieved historic progress. According to the HUD's 2015 Annual Homeless Assessment Report to Congress, homelessness among veterans has declined by 36 percent from January 2010 to January 2015. Yet, on a single night in January 2014, there were still 47,725 homeless veterans. That is why the Department looks forward to working with the Subcommittee in providing these brave men and women who served our nation with the employment support, assistance and opportunities they deserve to succeed in the civilian workforce.

We also note that our partnerships throughout DOL extend Veterans Employment and Training Service's (VETS') ability to achieve its mission, and bring all of DOL resources to bear for America's veterans, separating service members, and their families. VETS' mission is focused on four key areas: (1) preparing veterans for meaningful careers; (2) providing them with employment resources and expertise;

(3) protecting their employment rights; and, (4) promoting the employment of veterans and related training opportunities to employers across the country.

One important component of these services is the Homeless Veterans' Reintegration Program (HVRP), which VETS administers to help homeless veterans reenter the labor force. The agency provides grants to state and local Workforce Development Boards, tribal governments and organizations, public agencies, for-profit/commercial entities, and non-profit organizations to administer the services necessary to assist in reintegrating homeless veterans into meaningful employment and to stimulate the development of effective service delivery systems that will address the complex problems facing homeless veterans. The HVRP program succeeds not only because of the hard work and local connections of our grantees, but also because of the collaborative efforts of our government partners at the Federal and State levels. These efforts help ensure that homeless veterans receive a robust, comprehensive network of support.

HVRP PROGRAM PERFORMANCE & ADDITIONAL SERVICES TO ASSIST HOMELESS VETERANS

HVRP's client-centered, hands-on approach has helped place thousands of previously-homeless veterans, some of whom were chronically homeless, on a path to self-sufficiency. Historically, the Department also has funded two additional types of grants designed to address difficult-to-serve subpopulations of homeless veterans: the Homeless Female Veterans and Veterans with Families Program (HFVWWF) and the Incarcerated Veterans' Transition Program (IVTP). In addition, the Department supports "Stand Down" events (described below) and technical assistance grants.

HVRP grantees have helped many homeless veterans, including Marcus Vernardo. Mr. Vernardo was a U.S. Army National Guard Veteran who served as a Special Electronics Device Specialist. He left The National Guard with an Honorable Discharge and began attending the United Education Institute for the Computer Technician Certification Program. However, his life circumstances changed and Mr. Vernardo found himself homeless, looking for any type of employment to make ends meet.

On December 1, 2015, Mr. Vernardo attended a recruiting event at the American Job Center (AJC) of Rancho Cucamonga, CA. There, he met Mr. Carl Reed, a Disabled Veteran Outreach Program (DVOP) specialist, and was assigned to the Veterans' Intensive Program (VIP). The DVOP started an Employment Development Plan for Mr. Vernardo and reviewed his impressive resume, noting his extensive experience with Information Technology and numerous Information Technology certifications.

Mr. Reed spoke with his colleague, Mr. Darren Cooke, a Workforce Development Specialist for the County of San Bernardino, and asked him if he knew of any opportunities for a communication specialist. Mr. Cook forwarded Mr. Vernardo's resume. Later that day, Mr. Vernardo received a call from Veterans Communication Company for an interview for the following day. Mr. Vernardo was offered, and accepted, a position at the Veterans Communication Company as a Communication Specialist. He started on December 7, 2015, at \$35.00 an hour.

With its \$38 million HVRP appropriation for PY 2014, DOL awarded 37 new grants, 119 option-year grant extensions, and 86 Stand Down grants. This included 18 Homeless Female Veterans and Veterans with families (HFVWWF) grants. The Incarcerated Veterans' Transition Program (IVTP) was not authorized in PY 2014 but was reauthorized for PY 2015.

DOL received level funding of \$38 million for the PY 2015 cycle, awarding 38 new HVRP grants and 122 option year HVRP grants, including 12 HFVWWF and 8 IVTP grants. These grantees are expected to provide services to approximately 17,000 homeless veterans, with an estimated placement rate of over 60 percent, at an estimated cost per participant of \$2,200. The Department also awarded two technical assistance Cooperative Agreements to support grantees and disseminate best practices.

HVRP grant recipients are measured against four performance outcomes outlined in our policy guidance: (1) number of enrollments; (2) number of participants placed in unsubsidized employment; (3) placement rate; and (4) cost per placement. DOL staff members work closely with grantees to help them achieve their goals for all four performance outcomes. HVRP grant recipients also report on the average earnings for individuals who retain employment.

Table 1. HVRP Participant Statistics, PYs 2013–2014

Performance Outcomes	PY 2013*	PY 2014**	PY 2015 Targets***
Participants Enrolled	16,133	17,039	17,000
Placed Into Employment	10,226	11,699	11,050
Placement Rate	63.4%	68.6%	65%
Average Cost Per Participant	\$1,903	\$1,936	\$2,200
Average Hourly Wage at Placement	\$11.51	\$11.84	\$12.00

* As reported in the FY 2014 VETS Annual Report to Congress.

** As reported in the Veterans' Employment and Training Service Operations and Program Activity Report (VOPAR) System, HVRP Program Status Report, including HFVWF but not ITVP data.

*** As reported in the FY 2016 President's Budget

The Homeless Female Veterans and Veterans with Families Program

VETS awarded 12 HFVWF grants, totaling \$2.1 million, in FY 2015. HFVWF grants have been competitive grants that specifically target the subpopulation of homeless female veterans and veterans with children. As noted in HUD's 2015 Annual Homeless Assessment Report to Congress, homeless women veterans accounted for nine percent of the overall homeless veteran population. The program provides direct services through a case management approach that leverages federal, state, and local resources. Eligible veterans and their families are connected with appropriate employment and life skills support to ensure a successful integration into the workforce.

The Incarcerated Veterans' Transition Program Grants

VETS awarded eight IVTP grants, totaling \$1.8 million, in FY 2015; these grants will continue through March 31, 2017. IVTP grants are designed to support incarcerated veterans who are at risk of homelessness by providing referral and career counseling services, job training, placement assistance and other services. Eligible IVTP participants include veterans who are incarcerated and are within 18 months of release, or were released less than six months from a correctional institution or facility. For PY 2012, IVTP grantees enrolled 1,408 participants and had a placement rate of 63.4 percent with an average hourly wage of \$10.69 at placement.

Stand Down and Technical Assistance Grants

Through HVRP, the Department also supports "Stand Down" events. These events, typically held over one to three days in local communities, provide an array of social services to homeless veterans. Stand Down organizers partner with federal and state agencies, local businesses and social services providers to offer critical services, including temporary shelter, meals, clothing, hygiene care, medical examinations, immunizations, state identification cards, veteran benefit counseling, training program information, employment services, and referral to other supportive services.

The HVRP grant also provides funding to the National Veterans Technical Assistance Center (NVTAC). The NVTAC provides a broad range of technical assistance on veterans' homelessness programs and grant applications to existing and potential HVRP, HFVWF, and Stand Down grantees; interested employers; Veterans Service Organizations; and federal, state, and local agency partners. Currently, VETS' two NVTAC grantees are the National Coalition for Homeless Veterans and Advocates for Human Potential.

Jobs for Veterans State Grants (JVSG)

DOL awards Jobs for Veterans State grants (JVSG) as a formula grant to each state and territory to support two types of staff positions in the AJC network: Disabled Veterans' Outreach Program (DVOP) specialists and Local Veterans' Employment Representatives (LVER). DVOP and LVER staff support HVRP grantees by helping grantees achieve entered employment goals through case management, direct employer contact, job development, and follow-up services.

DVOP specialists provide intensive services targeted at meeting the employment needs of disabled veterans and other veterans with significant barriers to employ-

ment, including homeless veterans. In addition, DVOP specialists often refer veterans who experience homelessness to other AJC services, such as the Workforce Innovation and Opportunity Act (WIOA) Adult and Dislocated Workers services and training. AJCs provided JVSG-funded services to 17,734 homeless veterans in PY 2013. LVER staff conduct outreach to employers and engage in advocacy efforts with local businesses to increase employment opportunities for veterans, and encourage the hiring of veterans, including homeless veterans.

The transition from the Workforce Investment Act of 1998 (WIA) to the WIOA provides an extraordinary opportunity to improve job and career options for our nation's jobseekers and workers, including veterans, through an integrated, job driven public workforce system that links diverse talent to businesses. While retaining the network of DVOP specialists at AJCs, WIOA strengthens accountability and transparency of outcomes for core programs, including establishing common performance indicators across these programs. The Department is considering the adoption of these new common performance indicators for JVSG and other VETS-administered programs, and strengthening ties between HVRP grantees and AJCs so that we will know with even greater detail the outcomes of our investments in veterans' employment and related programs.

H.R. 474 - "HOMELESS VETERANS' REINTEGRATION PROGRAMS REAUTHORIZATION ACT OF 2015"

The Department is pleased that the House passed H.R. 474, the "Homeless Veterans' Reintegration Programs Reauthorization Act of 2015," which would reauthorize HVRP through 2020. Additionally, the bill would expand the eligibility for services under HVRP to include not only homeless veterans, but also veterans participating in VA-supported housing programs for which certain rental assistance is provided and veterans who are transitioning from being incarcerated.

The Department supports the extension to the HVRP authorization. HVRP is one of the few nationwide federal programs focusing exclusively on helping homeless veterans to reintegrate into the workforce. HVRP is employment-focused; each participant receives customized services to address his or her specific barriers to employment. Services may include, but are not limited to, occupational, classroom, and on-the-job training, as well as job search, placement assistance, and post-placement follow-up services.

As mentioned, H.R. 474 would expand eligible participants under HVRP. Veterans currently receiving housing assistance under the HUD-Veterans Affairs Supportive Housing (VASH) program and Native American veterans participating in the Native American Housing Assistance program are not eligible for HVRP services. Under current legislative authority, approximately 78,000 veterans who participate in the HUD-VASH program annually are ineligible for HVRP program's services because they are not, technically, homeless. VETS believes housing programs such as HUD-VASH are critical to the rehabilitation and success of homeless veterans because the availability of housing and health services improves their job readiness and employability.

In addition, under H.R. 474, veterans who are transitioning from incarceration would also be eligible for HVRP's services. For veterans, having an arrest record is a major barrier to employment and can lead to homelessness. VETS believes it is critical to begin delivering employment support prior to their release in order to better prepare them to secure civilian employment.

VETS supports the intent of expanding the eligible population for HVRP. However, to accommodate the proposed changes within existing funding, VETS would need to establish service priorities to reach those with the greatest needs and avoid duplication.

CONCLUSION

We at the Department of Labor remain committed to the Administration's goal of ending veteran homelessness, and we look forward to working with the Subcommittee to ensure the continued success of our efforts. Chairman Wenstrup, Ranking Member Takano, and distinguished Members of the Subcommittee, this concludes my statement. Thank you again for the opportunity for VETS to provide input on the work we are conducting to help end veterans' homelessness.

STEPHEN PECK

Additional recommendation: The need for service intensive transitional housing in our continuums.

It is critical, as we reduce the number of veterans on our streets, that we retain the variety of interventions available to help veterans stabilize and reintegrate. There is no one answer or program that will satisfy the array of deficits we see among homeless veterans. We need to design a system that incorporates the most therapeutic, and most economical interventions that will result in the greatest stability and productivity.

Service intensive transitional housing, characterized by the VA Grant and Per Diem Program (GPD), is one of these interventions, and should be available in every community as one weapon in our fight to reduce homelessness. This intervention complements other interventions that focus primarily on housing. Transitional housing, as U.S.VETS has designed it, includes eight different tracks according to the need of the veteran, ranging from "Bridge Housing" to longer term sobriety support, education and employment tracks. This fits comfortably in the Housing First model, which emphasizes client choice; and strengthens the availability of rehabilitation in the continuum.

Transitional Housing is the most effective, and efficient, intervention for a variety of scenarios:

- A shortage of subsidized housing capacity in the community, i.e. too few housing/VASH vouchers
- Insufficient SSVF resources
- Client desire for treatment-based transitional housing, i.e. substance abuse treatment, military sexual trauma treatment, job training, etc.
- Readiness for rapid rehousing

We have gathered data which indicates that 40% of the clients in our GPD program are choosing service intensive transitional housing, most of them to access substance abuse treatment and employment services.

The VA has indicated that the GPD program is likely to shrink by 20% over the coming years, eliminating underutilized and underperforming programs. These resources should be reallocated to communities that have no, or too few, transitional housing beds, and have a demonstrated need for this resource.

