

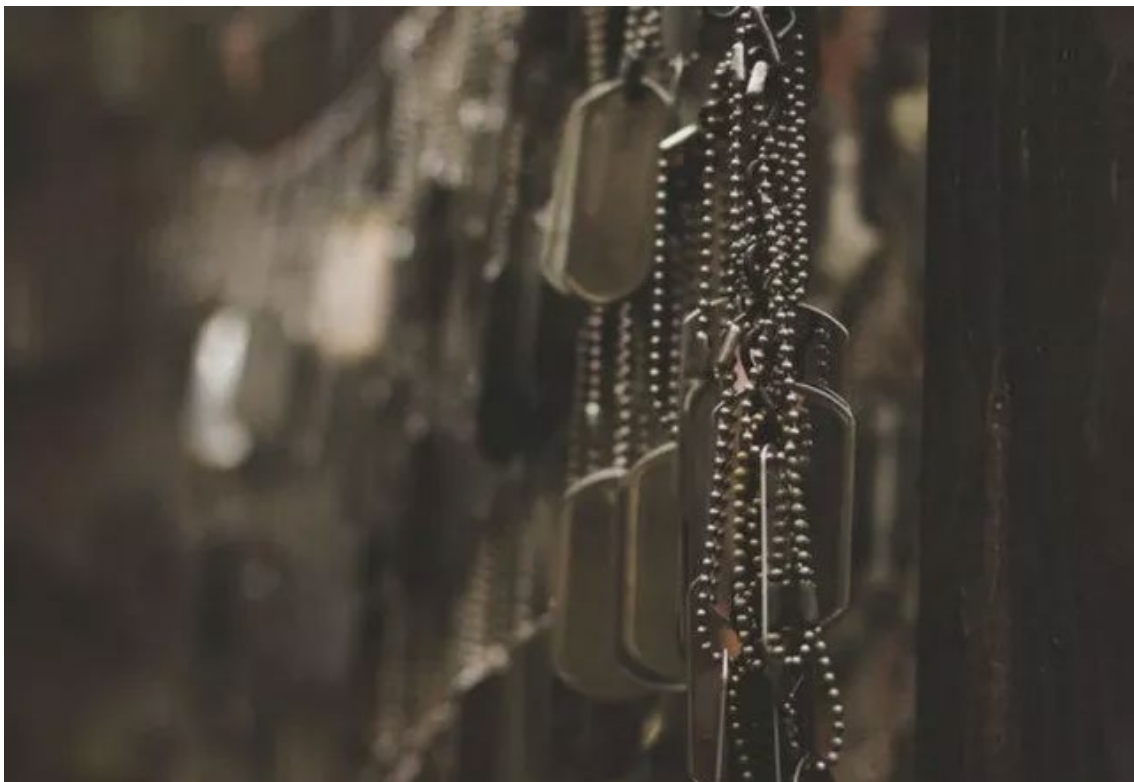
## Many U.S. Veterans Still Struggling To Find Housing Following The End To The War

November 10, 2021 | Dees Stribling, Bisnow National

The longest war in American history has ended, sending the remaining 2,500 U.S. troops home and adding to the nearly 200,000 individuals who leave the armed forces each year, according to the U.S. Department of Veterans Affairs.

The struggle for many veterans to find housing has only intensified, especially at a time of skyrocketing demand for affordable housing.

"With the end of the war in Afghanistan, we're going to be receiving a lot of vets," said Deb Tentleff, founding principal of affordable housing developer [Tantum Real Estate](#). "There's going to be a whole new renewed appreciation for the sacrifices that they've made. That breeds a certain patriotism, and a certain social responsibility, that can help circumvent local and political hurdles that typically come with delivering affordable housing."



[Unsplash/Holly Mindrup](#)

As declining affordability has put the squeeze on middle-class aspirations to own a home or at least live in a high-quality rental property, the impact is more profound on U.S. [veterans](#), who are at greater risk of [homelessness](#) than the non-veteran population.

Though there are fewer homeless veterans than there used to be, many still struggle to find affordable housing. Residential developers say the challenges of developing housing to accommodate veterans are at least as tough, if not tougher, than standard affordable housing.

"The challenges of developing affordable housing for veterans exceed those we encounter with traditional affordable housing developments," said [WinnCos](#). CEO Gilbert Winn, whose company manages more than 100,000 residential units at more than 550 properties, including more than 50,000 units of affordable housing.

In the summer of 2020, WinnCos. opened the Residences at Brighton Marine, a development in Boston with 102 units of housing for a variety of different veteran populations. This month, the company is opening the Gordon H. Mansfield Veterans Village in Tinton Falls, New Jersey, a 70-unit apartment community for veterans, including those transitioning from homelessness.

"There are no real capital subsidies from any level of government to support veterans housing," Winn said. "As it stands today, general subsidies must be tailored to veterans and must compete for scarce funding with other affordable housing developments."

There are around 19 million living U.S. veterans, according to data from the Department of [Veterans Affairs](#), representing less than 10% of the total U.S. adult population.

On the whole, veteran-led households have consistently enjoyed higher standards of living than those of non-veteran households over the past 40 years, according to a [Pew Research Center analysis](#) of U.S. Census Bureau data.

Even so, poverty among veterans has grown in recent decades, Pew reports. Since 1980, the poverty rate among veterans has increased from 4.4% to 6.6% of households.

Veterans have many of the same major risk factors for homelessness as other adults, including substance abuse, mental illness and low income, according to a [2015 study](#) by the VA Connecticut Health Care System and Yale University, but there are additional risk factors unique to veterans. These include PTSD, low wages among the lower ranks, and social isolation after discharge.

At the beginning of 2020, 37,252 veterans were experiencing homelessness nationwide, or 8% of all homeless adults, according to the U.S. [Department of Housing and Urban Development](#) as part of its Annual Homeless Assessment Report. That's up nearly 1% from 2019, with the increase entirely among veterans staying in unsheltered places.

This year's figures have yet to be released, but they are expected to be higher as a result of the coronavirus pandemic.

“The findings of the 2020 AHAR Part 1 Report are very troubling, even before you consider what Covid-19 has done to make the homelessness crisis worse,” HUD Secretary [Marcia Fudge said in a statement](#).

Minorities are overrepresented among homeless veterans, with 56% being Black or Hispanic, according to the National Coalition for the Homeless. Black veterans are 1.4 times more likely to become homeless than their White counterparts.



*Courtesy of WinnCos.*

WinnCos.' Residences at Brighton Marine, a development in Boston with 102 units of housing for a variety of veteran populations.

There has been progress on reducing veteran homelessness during the last decade, however.

Compared with 2009, nearly 50% fewer veterans now experience homelessness, according to HUD. The drop is in part a result of a concerted effort by the federal government, kicked off by the [Obama administration](#), and continued by the Trump and Biden administrations, to reduce the number of homeless veterans.

The effort has come through the only housing program specific to veterans, the Veterans Administration Supportive Housing, or VASH, program, which is overseen by HUD and the VA. Through public housing authorities, HUD provides rental assistance vouchers for privately owned housing to veterans who are eligible for VA healthcare services and are experiencing homelessness.

As of this year, more than 105,000 subsidized housing vouchers were allocated through the program since its inception in 2008, with more than 80,000 formerly homeless veterans living in permanent housing as a result, [according to the VA](#).

"VASH is an important subsidy but doesn't help create new units," Winn said. "It provides some supportive services for those lucky enough to both receive the voucher and find a suitable place they wish to live with a landlord who is willing to accept them."

Veteran housing isn't codified in any law for privately owned low-income housing tax credits or other affordable housing grants at the city and state levels, Winn said, noting that his developments have relied on two things to make them work: carefully crafted tenant selection plans and municipalities willing to make these projects work.

Community support is important in making affordable veterans projects work, Tantum's Tantleff said, adding that affordable housing developments with a veterans component generally receive stronger community support.

Tantum has partnered with Community Enterprises Corp. to develop 256-530 Ocean Ave. in Jersey City, New Jersey, a 20-unit affordable housing property that will cater to both individuals and families, with a preference for veteran households.

Affordable housing projects to accommodate veterans share most of the same features as standard affordable housing, but there are extra considerations, TAT principal Ed Bradford said.

TAT designed the Residences at Brighton Marine, which he said provides a number of common amenities for its residents, including a common lounge, health center, classroom and offices for a full-time service coordinator for the residents of the property. For those veterans who need social services, that space is particularly important — they don't need to go far to find the help that they need.

The demand for affordable housing among veterans isn't just an issue of homelessness, since many veterans, like much of the rest of the U.S. population, are being squeezed by rising rents and housing prices, even though they earn more on average than non-veterans.

Workers need to earn an average of \$24.90 per hour for a two-bedroom home and \$20.40 per hour for a one-bedroom rental, according to the National Low Income Housing Coalition's [Out of Reach 2021 report](#), which uses the standard metric that affordable housing means paying no more than 30% of one's gross income on housing, either on rent or mortgage payments. The 2021 numbers represent an increase from \$23.96 and \$19.56, respectively, compared with 2020.

A minimum-wage, full-time job doesn't generate enough income to afford a two-bedroom apartment in any state, according to the report. In 93% of U.S. counties, the same workers can't afford a modest one-bedroom.

"Veterans who served after 9/11 are the first generation to struggle with housing affordability more than their civilian peers," Winn said. "Subsidy programs need to recognize that post-9/11 veterans are cost-burdened, particularly in urban housing markets with record-breaking rents. They can't afford to live in the cities they volunteered to defend."