Converting Foreclosed and Vacant Properties to Support Homeless Veterans

Single-Housing-Unit Template

Sponsored by:

Corporate Connection

Additional support provided by:

Citi  OthersFirst
INTRODUCTION

Access to public housing stands as a major barrier to many of our nation’s homeless veterans. This type of housing tends to favor single parents with dependent children, the elderly, and persons with disabilities over veterans without an obvious substance abuse, mental illness, or other disability.

The vast majority of homeless veterans are single males with no dependents. This demographic represents 92 percent of the homeless veteran population. Exacerbating the challenge faced by housing currently homeless veterans, an additional 1.4 million veterans live in poverty – the highest risk of homelessness of any demographic.

This template will provide proven strategies for facilitating property acquisition of foreclosed and vacant single-family housing units and outline resources that can be leveraged to procure, support, and maintain permanent housing for homeless veterans.

The resources and information contained within will benefit nonprofit organizations, government entities, and private businesses. In the following pages, the template will guide organizations through finding possible partnerships and local available housing, how to leverage community assets both within the veteran community and from mainstream providers, outline next steps and highlight case studies and resources for additional assistance.

NCHV believes local solutions will be able to solve these larger problems and aims for this template to serve as a catalyst for continued success in the campaign to end veteran homelessness.

BACKGROUND

The recent economic and foreclosure crisis has had a devastating impact on many neighborhoods due to volumes of vacant and abandoned properties. According to RealtyTrac, 1,512,936 homes reside in foreclosure across the United States. Furthermore, according to the Census Bureau, non-seasonal vacant properties have increased 51 percent nationally over the last decade to 10 million vacant lots in 2010.

In response, the Department of Housing and Urban Development created the Neighborhood Stabilization Program (NSP), driven by $7 billion in federal funds. NSP has re-invigorated the Community Development movement, resulting in thousands of nonprofit organizations that are using sources of public, private and philanthropic capital to remediate foreclosed properties.

There are several methods to secure foreclosed and vacant homes for your nonprofit organization. This template will primarily focus on securing real estate owned (REO) properties.¹

¹ NCHV recommends consulting with real estate and legal professionals before pursuing any housing initiative.
REO PROPERTIES

Properties in foreclosure take on either a judicial or non-judicial tract depending on the state. This distinction can lead to additional time in the foreclosure process, especially in regards to the judicial process. However, the process for properties entering REO status is similar in most jurisdictions.

Generally speaking, when a lender takes ownership of a property, either through an agreement with the owner during pre-foreclosure or at public auction, the lender will seek to re-sell the property to recover the unpaid loan amount. The lender will then seek to perform the necessary maintenance and repair to maximize the sale value of the property.

Bank foreclosures can become government foreclosures if the loan is backed by a government agency such as the Department of Housing and Urban Development (HUD) or the Department of Veterans Affairs (VA). In that case the government agency would be responsible for selling the property.

Figure 2 shows a visual timeline of foreclosed properties moving into status as REO properties.

Figure 2. Timeline of REO Properties

![Foreclosure Timeline](Source: RealtyTrac)

REO BUYING CHECKLIST

For organizations pursuing foreclosed properties, there are three different stages at which to purchase a foreclosed property. This transaction can take place before the foreclosure auction, at the public foreclosure auction, or by purchasing directly from the bank or lending institution if the property moves to REO status. This template focuses on this last stage.

Banks have recently started providing certain REO properties to nonprofit organizations in the form of donations or at drastically reduced costs. Depending on the financial institution, nonprofits may or may not have a choice of which REO properties to pursue. Nevertheless, through research, preparation, patience and persistence, nonprofits can find houses that will become a wonderful home to a veteran.

National Community Stabilization Trust (Stabilization Trust) offers the First Look REO Transfer program that also addresses many of these concerns. It will be discussed later in this template.

Additionally, RealtyTrac has listed steps you can take to successfully purchase bank-owned REO properties.

ORGANIZATIONAL FIT

Before pursuing purchasing or seeking REO properties for your organization, it is important to produce an internal analysis and determine if your organization is a proper fit for this solution.

There are many resources throughout this template that will help you reach your housing goals; however, it...
is important to understand how your organization will be getting involved and what you can provide. Talking with a legal professional as well as financial and housing professionals will help guide your organization. **Throughout the template, specific contacts and references will be provided.**

One critical aspect of any housing program is fundraising. As discussed at the *Veterans Access to Housing Summit*, fundraising is an essential aspect that needs to be considered in any plan.

Some additional questions to consider:

- How much staff time is available to work on this project?
- Do I have the expertise and experience on staff to fully implement this project?
- What available capital and funding do I have to purchase, renovate, and provide general upkeep for purchased properties? How much would I need to fundraise and secure through loans and grants to move forward?
- Does acquiring and managing property serve my mission?
- Am I connected to the local Continuum of Care (CoC), public housing agency, VA Medical Center, and others engaged in housing homeless veterans?
- How would my organization set up the veteran for long-term success in the house?
- Does the Board of Directors support the project?
- What organizations in my community are already performing similar work? How could my organization complement ongoing projects?

These are simply a few items to consider before moving ahead in securing REO property. Additional questions specific to each organization may also need to be discussed and considered before starting any program focused on purchasing foreclosed and vacant properties.

Additionally, Corporation for Supportive Housing (CSH) has some tips to be successful. This includes:

- Sufficient capital financing
- Strong developer, property manager, and service provider to work with.

In addition, CSH encourages organizations to seek foreclosed or abandoned property that have:

- a substantially discounted purchase price;
- access to alternative housing units for displaced tenants, if the property is not vacant;
- a location convenient to public transportation, VA Medical Centers, grocery and other shopping, and neighborhood resources; and
- access to operating subsidies, such as project-based housing vouchers and CoC subsidies.

For more information and guidance regarding permanent supportive housing or the work of CSH, contact Cindy Thomas at *cindy.thomas@csh.org*.

**PARTNERS IN VETERANS HOUSING**

Numerous partners exist to support your organization’s efforts to house our homeless veterans. From the nonprofit and public sector to the private sector, gaining support and creating a coalition serving our homeless veterans is possible.

After your organization’s internal audit, you will have a better idea of where gaps might exist in the services you provide. Whether that is finding homeless veterans to house, securing proper funding, or the housing expertise needed, partnerships can help fill in these spaces.
NONPROFIT AND PUBLIC SECTOR

The nonprofit and public sectors offer multiple ways to engage partners in possible collaboration. From government agencies to local planning committees to community-based organizations, often times it only takes a well-timed phone call or email to start the process on getting a new program running.

Continuum of Care (CoC)

If your organization is not already connected to your local Continuum of Care, this should be the first point of contact. The Department of Housing and Urban Development (HUD) allocates HUD homeless assistance grants to organizations that participate in local homeless assistance program planning networks. Each of these networks is called a Continuum of Care (CoC). HUD introduced the CoC concept to encourage and support local organizations in coordinating their efforts to address housing and homeless issues and reduce homelessness.

CoC committees at the city, county and state level coordinate their efforts to produce annual plans that identify the needs of local homeless populations, the resources that are currently available in the community to address those needs, and additional resources needed to fill identified gaps. The CoC process is a community-based approach that encourages the creation of collaborative, comprehensive systems to meet the diverse needs of local homeless populations.

HUD Definition: A Continuum of Care Plan is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

Chart 1 shows the various components of a CoC and how it relates specifically to homeless veterans. To locate your local CoC, visit HUD’s Homelessness Resource Exchange.

<table>
<thead>
<tr>
<th>Prevention</th>
<th>Outreach and Referral</th>
<th>Residential Treatment</th>
<th>Transitional Housing</th>
<th>Permanent Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Supportive Services for Veteran Families (SSVF) Prevention*</td>
<td>1. Health Care for the Homeless (HCHV)</td>
<td>1. HCHV contracts</td>
<td>1. Grant &amp; Per Diem (GPD)</td>
<td>1. SSVF Rapid Re-housing</td>
</tr>
<tr>
<td>2. Veteran Justice Outreach (VJO)</td>
<td>2. National Call Center (NCCHV)</td>
<td>2. Residential Rehabilitation Treatment Programs (RRTPs)</td>
<td>2. Compensated Work Therapy</td>
<td>2. HUD-VASH vouchers</td>
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<tr>
<td>3. Health Care for Re-Entry (HCRV)</td>
<td>• Vet Centers</td>
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Public Housing Agencies (PHAs)

Reaching out to your local public housing agency is another key step. Programs and resources vary widely from state to state, even county to county; however, PHAs represent the central component of any affordable housing program in your community and can serve as a valuable resource.
Contact your local PHA to learn more about affordable housing for veterans, make the case for veteran representation within mainstream housing programs, and how you can work more closely with your local PHA.

**National Community Stabilization Trust (Stabilization Trust)**

The National Community Stabilization Trust (Stabilization Trust) is a national nonprofit organization formed in 2008 by four national organizations in the housing and community development field – Enterprise Community Partners, Housing Partnership Network, Local Initiatives Support Corporation, and NeighborWorks America. These four founding organizations were soon joined by the National Urban League and the National Council of La Raza as prominent sponsors of the Stabilization Trust.

**What does the Stabilization Trust do?**

- **Transfer Properties** – facilitates the effective transfer of foreclosed and abandoned properties to localities
- **Financing** – provides debt and equity financing to support local and state efforts
- **Capacity Building** – organizes and facilitates local collaborations working through sponsor organizations
- **Focal Point** – serves as an industry “voice” for foreclosures and neighborhood stabilization

The Stabilization Trust offers an innovative First Look REO transfer program that assists municipal and nonprofit buyers of distressed real estate, which supports their local community stabilization initiatives. As part of this program, the Stabilization Trust maintains a database of foreclosed properties in targeted neighborhoods from lists provided by financial institutions. Cities and nonprofit organizations are given access to the listings before they become available for sale in the private market. The government and nonprofit officials are given 5 days to indicate whether they are interested in acquiring any of the homes. This “first look” window of review is offered only to cities and community development organizations, not the public or other investors.

Additionally, the Stabilization Trust created a single agreement for national and regional level housing providers to help expedite and ease some of the legal hurdles associated with home buying.

The Stabilization Trust can serve a unique role in working with your organization on behalf of donated properties. This includes:

- Approve and recommend eligible donation participants
- Source donation properties to support local initiatives
- Serve as single point of contact to create efficiency
- Administer purchase agreements and other closing documents
- Monitor participants and properties to ensure desired outcomes

Contact Danny Gardner at dgardner@stabilizationtrust.com for additional information on the First Look REO transfer program.

**Affordable Housing Corporations**

While these are not available in every state, they can provide resources and additional options to help purchase foreclosed and vacant properties. For example, the Texas State Affordable Housing Corporation (TSHAC) serves the housing needs of low, very low and extremely low-income Texans and other underserved populations who do not have comparable housing options through conventional financial channels.

Contact the Stabilization Trust to find similar organizations in your state.
Other Resources

- **Neighborhood Stabilization Program** (NSP): NSP grantees are good resources for finding funds to help with projects
- Office of the Comptroller of the Currency: Find your regional **Community Affairs Officer**
- **State Housing Finance Agency Directory**

**PRIVATE SECTOR**

The private sector has started to fully open its arms to the military veterans’ community. Through initiatives like **Joining Forces**, the **100,000 Jobs Mission**, and the **U.S. Chamber of Commerce’s Hiring our Heroes**, the private sector understands how veterans can improve their bottom line, while giving back to those who served our country.

Financial institutions are beginning to implement donation programs for houses to benefit veterans. This section will help highlight ways to interact with your local bank and determine places for potential partnerships.

**Banks**

Most banks have specific staff members dedicated to working with service-providers to support housing-related issues. When researching your local banks, inquire about the following divisions and bankers:

- Community Development Corporation/Community Development Division
- Community Reinvestment Act (CRA) Officer
- Permanent Supportive Housing Officer

All of these individuals may have insight into supporting your initiative.

Financial institutions have started offering properties of value in their donations. This is a move from primarily a focus on no value or little value properties. **Figure 3** outlines the differences within each of these types of property donations.

**Why Financial Institutions Donate Properties?**

- Establish an additional vehicle to liquidate distressed assets
- Comply with terms of National Mortgage Settlement
- Foster Community Reinvestment Act (CRA) credit potential
- Promote new referral opportunities for lending
- Reduce exposure to property fines and liens
- Enhance corporate reputation
- Strengthen relationship with communities and local organizations

**Spotlight: Citi Salutes**

Citi plays an active role in finding and connecting partners that have the right housing capabilities with those that have experience serving the unique needs of homeless veterans. Their unique partnerships help leverage Citi’s proven ability to convene leading organizations, identify scalable solutions and get capital moving toward a long-range permanent housing strategy for homeless veterans and their families.

In addition, Citi has partnered with Taproot to pair veteran service organizations with Citi employees to consult and share expertise, such as on board development, fundraising, legal support, and financial planning. Visit **Citi Salutes** and **Taproot** to learn how to get involved.
Spotlight: BridgeBilt

BridgeBilt connects local housing organizations to business and financial resources that provide time and capital necessary to make a significant impact and revitalize local communities. The organization provides acquisition, rehabilitation, financing, and leasing of distressed single family residences to support local housing providers working with the National Community Stabilization Trust in targeted U.S. metro areas.

BridgeBilt is an authorized Strategic Development partner in:

- Arizona
- California
- Charlotte, NC
- Colorado
- Florida
- Georgia
- Michigan
- Nevada
- Texas
- Utah

BridgeBilt works with local organizations and works solely with REO properties.

The Stabilization Trust or your local public housing agency may have other businesses in a state not listed above that could help your organization in similar ways.

Other Partners

Habitat for Humanity affiliates may be able to partner with a transitional housing facility as the veteran graduates into permanent housing. Contact your local affiliate to explore options.

National League of Cities provides information and examples of how communities are partnering with financial institutions and using public and private resources to create housing opportunity for veterans. To help local government better support military veterans and their families, NLC is working with The Home Depot Foundation to target the housing rehabilitation needs of disabled veterans. For more information, visit NLC veteran's page.
Other Possibilities:

- Government (elected, staff, housing courts)
- Universities or other research partners
- Attorneys
- Funders
- Intermediaries
- Lenders
- Real estate professionals
- Neighborhood and homeowner associations
- Landlord associations
- Regulators
- Local VFW Posts
- DAV (e.g., for furniture, transportation)
- Work Source
- AmeriCorps

CASE STUDIES

The following are examples of organizations and financial institutions that have successfully worked with foreclosed properties or have programs specifically designated on behalf of foreclosed properties.

**Habitat for Humanity** has rehabilitated 1,210 homes received as donations or bought at distressed prices.

**Bank of America** has donated 150 foreclosed properties throughout the country. Recently the bank has **announced a three-year commitment** to make available up to 1,000 properties to nonprofit organizations and local government programs that provide homes for injured military veterans and first responders.

Already, more than two dozen homes have been donated under the program through the established relationships with **Military Warriors Support Foundation** and **Operation Homefront**. Bank of America is in discussions with other non-profit groups serving military veterans to broaden the outreach. In addition, homes will be provided through property donations to affiliates of Habitat for Humanity and other affordable housing organizations.

**Wells Fargo** **donated up to $500,000 in bank-owned properties** to help house military families. The bank provided the homes and other support as part of Operation Homefront’s “Homes on the Homefront.”

In 2011, Wells Fargo Housing Foundation programs delivered a record $23.4 million, 697 discounted and 1245 donated properties to support local affordable housing and community revitalization programs.

**North Street Commons Veterans Housing, IL:** In Decatur, Ill., D&O Properties I, LLC is redeveloping a 12-unit abandoned apartment building & coach house, plus three single family homes, for a total of 16 units of supportive housing for homeless veterans and their families. Construction is wrapping up and the first tenants are expected in November 2012. Referrals are coming from service agencies in the Decatur area and Lutheran Family Services will be providing on- and off-site services. Subsidies are being provided by Section 8 vouchers rather than the VA to enable them to house veterans who might not qualify for VA benefits.

**Clinton Hill, NJ:** In Newark, N.J., HELP USA, a nonprofit that provides housing and supportive services to the homeless, is constructing a 56-unit supportive housing project on an abandoned lot. HELP USA is the developer, owner, and service provider. Corporation for Supportive Housing provided technical assistance.
The project relies on low-income housing tax credits; NSP funding; project-based housing vouchers; and other funding sources. Construction broke ground in February 2011.

**Great Lakes Capital Fund:** In the Midwest, developers of permanent supportive housing for the homeless are working with Great Lakes Capital Fund and other organizations to give chronically homeless individuals a chance at better lives.

**Huntington National Bank Community Development Corporation:** Huntington National Bank (PDF) is using its resources to help provide affordable housing in Ohio and throughout the Midwest.

Learn more about these examples in the OCC Newsletter.

**National Community Reinvestment Coalition (NCRC)** and its principal partners Chicanos Por La Causa and the AFL-CIO Building and Construction Trades Department committed to returning at least 4,100 units of distressed single-family housing to productive use while creating 5,000 jobs for local residents in the next four years. In addition to stabilizing neighborhoods by rehabbing distressed properties in seven states, this project will implement a nationally acclaimed pre-apprenticeship curriculum to train and place local residents in construction related jobs and union apprenticeships, with a target of training and placing at least 1,000 women.

**Urban Atlantic** committed to partner with the Philadelphia Housing Authority (PHA) to rehabilitate, retrofit, and reoccupy 200 vacant and publically owned single-family homes, creating 250 quality jobs for local residents. The project seeks to demonstrate replicable strategies that will deliver quality rental homes at affordable prices.

**Enterprise Community Partners and Waypoint Homes** (PDF) will launch a 2-year pilot program in Oakland, CA, converting 100 foreclosed properties into affordable rental housing in low- and moderate-income neighborhoods. This groundbreaking partnership combines the capital and expertise of a national nonprofit and a private equity real estate group, serving as a model for affordable rental housing creation with little or no public subsidy.

**Promising practices** *(from 100,000 Homes Campaign)*:

- The District of Columbia secured a commitment from the VA for VASH vouchers for all 105 of the most vulnerable veterans found during their registry week.
- Santa Monica used HOME funds to create a flexible, local housing voucher
- New Orleans used CDBG funds to create a supportive service subsidy
- The District of Columbia used general funds to create a case management RFP. They then assigned providers a person-specific caseload of the most vulnerable people with the responsibility to help them obtain and maintain housing.
- Fort Worth and Orange County, CA, were able to recapture unused Shelter + Care resources that would have otherwise been returned to HUD by negotiating with their local HUD office. As long as services were matched, they were allowed to retain their housing vouchers. Fort Worth was able to house an additional 100 people this way.
- Denver’s Road Home leverages significant private resources through their partnership with Mile High United Way.
- King County, WA allocated a fraction of a percent of local sales tax to pay for services in permanent supportive housing.
The National Community Stabilization Trust (Stabilization Trust) offers invaluable resources for private and nonprofit organizations to become engaged with local housing development. The following provides an outline of where to begin, key components of local programs, and the unique assets the Stabilization Trust provides.

Some of the following material excerpted from the Stabilization Trust’s presentations at the Veterans Access to Housing Summit.

**Key Components of Local Programs for Integration with the Stabilization Trust**

1. **Have capacity for property evaluation, inspection, acquisition, rehabilitation, management, and disposition.**
   
   Select financial institutions are now coordinating with the Stabilization Trust to show and convey donation assets to eligible non-profit housing providers for the purposes of combatting blight, fostering neighborhood stabilization and promoting community revitalization. The financial institution will waive the sales price on these properties to an eligible housing provider. However, the non-profit housing provider, as donation recipient, will be responsible for the following costs such as due diligence and feasibility expenses, including inspection, appraisal, rehabilitation estimates, all standard and customary buyer title fees, and rehabilitation expenses. Donated properties typically consist of land or 1-4 unit single-family properties. This program is only offered by select financial institutions and may not be available in all geographic areas.

   Click here to learn more.

2. **Have team that can support sales, marketing, rental process, financing of property.**

   The Stabilization Trust can provide specially-tailored loan products to local neighborhood stabilization programs through the **REO Capital Fund**. The REO Capital Fund helps community-based organizations finance the acquisition, rehabilitation and interim holding of distressed properties to maximize community revitalization efforts in neighborhoods hard hit by the foreclosure crisis.

   The REO Capital Fund offers specialized lending products for neighborhood stabilization efforts.

   - **Bridge Financing** – Short-term financing to enable local programs to pay cash quickly for properties in advance of receiving NSP funds.
   - **Acquisition & Rehabilitation** – Financing for the acquisition and rehabilitation of vacant, abandoned or foreclosed properties, including predevelopment costs, for up to 18 months.
   - **Individual loans** are generally made available to borrowers through revolving lines of credit. Each revolving line of credit provides borrowers with an origination period of up to two years in which to originate new loans. Terms and structures vary.

3. **Understand past, present and future market trends**

   See resources (also at the end of the template) for additional background, research, and information.

**Planning for Acquisition Programs with Stabilization Trust**

1. **Target areas and property types**

   The Stabilization Trust offers a unique resource called **REOMatch**. This service automates and cen-
nalizes features that allow users to securely and efficiently manage property transactions online and easily track properties at various stages throughout the acquisition process.

In addition, REOMatch provides features that provide:

- Ability to map target neighborhoods by exact street-level boundaries on an interactive mapping platform, equipped with easy-to-view census tract, zip code, and NSP boundary overlays.
- Quickly identify new property purchase opportunities within target areas
- One-stop-shopping: view property listings from multiple financial institutions in one place

2. **Acquisition Programs: First Look and Bulk**
   The Stabilization Trust offers community buyers three different programs to access the right kinds of properties to make a positive impact in distressed neighborhoods:

   - **First Look** – Community Buyers receive an exclusive view of newly available REO properties in target neighborhoods from select financial institutions before those properties are listed for sale on the open market. This allows the community to take control over the outcome of distressed properties that will make the most important difference to neighborhood stability.
   - **Aged/Listed Inventory** – Community Buyers can purchase properties that may already be listed for sale and benefit from a direct and streamlined transaction process facilitated by the Stabilization Trust with the REO seller.
   - **Donation Property Contributions** – To supplement the purchase of REO properties in neighborhoods of greatest need, participating financial institutions make available vacant REO properties for donation to eligible organizations.

**Coordination of Logistics with Stabilization Trust**

1. **Logistics for property evaluation and acquisition**
   The Stabilization Trust offers state and local governments and local housing providers with streamlined access to the REO inventories of the nation’s largest financial institutions. The Stabilization Trust provides services to assist housing providers with the acquisition and reuse of foreclosed and abandoned property:

   - **Assistance with Acquiring Properties**: The Stabilization Trust helps local housing providers (“buyers”) to acquire foreclosed and abandoned properties from financial institutions (“sellers”).
   - **Saves time and effort**: The Stabilization Trust acts as a single point of contact with the leading financial institutions holding and managing these properties, and this saves buyers considerable time and effort by avoiding negotiations with multiple entities to purchase REO properties.
   - **Simplifies Process**: The Stabilization Trust provides a standardized process for identifying, inspecting and evaluating property offers from sellers.
   - **Offers exclusive access and pricing**: The Stabilization Trust gives buyers the opportunity to access new REO on first look basis, before financial institutions list properties to the broader market. This results in better property conditions and lower acquisition and development costs.

2. **Logistics for property closing**

3. **Localization of standard Stabilization Trust purchase agreement**
   The Stabilization Trust has created a single agreement to minimize legal issues and expedite the closing process.
Bank of America
Send an email to communityreoprograms@bankofamerica.com. You will be contacted by a Bank of America representative who will help you get started and provide you access to Bank of America’s website portal, which provide a listing of available REO properties and streamlined transaction documents.

US Department of Agriculture Rural Development - Housing and Community Assistance

**Housing and Community Facilities Programs** helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding is available for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.

**Possible steps to take:**

- Meet with your local Continuum of Care Planning Committee
- Identify a full spectrum of community partnerships.
- Identify collaborations and outside resources that will be needed to successfully implement housing initiative.
- Draft model of agreements such as MOUs, linkage agreements, and subcontracts, to be developed with partners.

**Lining up the Housing**

The following is excerpted from **100,000 Homes Campaign**.

To start determining the housing availability and programs offered in your community, determine who is in charge of the following (not limited solely to those listed):

- Housing Authority for Shelter Plus Care and Section 8 vouchers
- Redevelopment Authority for pipeline of supportive housing projects
- HUD office for 202 and HOPWA housing providers
- Continuum of Care for existing supportive housing providers
- Any local housing assistance funding
- Community Development Block Grants
- State Mental Health Block Grants
- HOME funding to create local, flexible housing vouchers

**RESOURCES**

**Find Your Local Public Housing Agency (PHA)**

Contact your local PHA to learn more about affordable housing in your area, make the case for veteran representation within mainstream housing programs, and how you can work more closely with your local PHA.

**The Home Depot Foundation**

The Home Depot Foundation serves as the philanthropic arm of The Home Depot. Through partnerships with local nonprofits and the volunteer efforts of Team Depot, the Foundation focuses on repairing and refurbishing homes and facilities that serve disadvantaged families and individuals. In 2011, the Foundation announced a three-year $30 million initiative to address the housing needs of veterans, committing an additional $50 million over the next three years in an effort to ensure every veteran has a safe place to call home.
**HOME Program**

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households.

**HUD's Competitively Awarded Homeless Programs (Continuum of Care)**

Continuums of Care were created by the Department of Housing and Urban Development (HUD) to allocate HUD homeless assistance grants to organizations that participate in local homeless assistance program planning networks.

**HUD's 2011 Continuum of Care Homeless Assistance Programs – Housing Inventory Chart Report** *(PDF)*

This report is based on information provided to HUD by Continuums of Care in the 2011 Continuum of Care application. It includes data on a national and state level with information on emergency, safe haven, and transitional housing, plus permanent supportive housing.

**Housing Assistance Council**

The Housing Assistance Council (HAC) has been helping local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence, and self-help strategies. HAC assists in the development of both single- and multi-family homes and promotes home ownership for working low-income rural families through a self-help, “sweat equity” construction method. The Housing Assistance Council offers services to public, nonprofit, and private organizations throughout the rural United States.

**National Community Stabilization Trust** *(Stabilization Trust) | Fact Sheet* *(PDF)*

The Stabilization Trust is a national nonprofit organization working with the nation’s largest financial institutions and local housing providers across the U.S. to reclaim neighborhoods hard hit by high levels of foreclosure and abandonment. The Stabilization Trust supports the stabilization of distressed neighborhoods by ensuring local housing providers have the right tools to transform empty, foreclosed properties into community assets that increase the stock of affordable ownership and rental housing for working families.

**National Mortgage Loan Servicers: Web Links and Contact Information**

List of mortgage loan providers with website and contact information throughout the United States.

**Neighborhood Stabilization Program** *(NSP) | Fact Sheet* *(PDF)*

The Department of Housing and Urban Development created NSP, driven by $7 billion in federal funds, to address the recent economic and foreclosure crisis. NSP has re-invigorated the Community Development movement, resulting in thousands of nonprofit organizations that are using sources of public, private and philanthropic capital to remediate foreclosed properties.

**REO and Vacant Properties: Strategies for Neighborhood Stabilization** *(PDF)*

A Joint Publication of the Federal Reserve Banks of Boston and Cleveland and the Federal Reserve Board.

**US Department of Agriculture Rural Development - Housing and Community Assistance**

Housing and Community Facilities Programs helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding is available for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.
**100,000 Homes Campaign**
The 100,000 Homes Campaign is a national movement of communities working together to find permanent homes for 100,000 of the country's most vulnerable and chronically homeless individuals and families.

**2011 Veteran Access to Housing Summit Report**
On July 27, 2011, The Home Depot Foundation and NCHV, in coordination with the U.S. Department of Veterans Affairs (VA), hosted a historic conference focused exclusively on veterans’ access to housing. The report is offered as a tool to help local planning authorities and service providers consider effective, innovative and practical strategies to rapidly increase the availability of permanent housing options to end and prevent veteran homelessness in their communities.

**Volume I** (PDF)
Includes the executive summary, list of summit participants, and in-depth overviews of each work session.

**Volume II** (PDF)
Features select program overviews from summit participants, divided by four sections: Multifamily Housing, Foreclosed and Abandoned Properties, Transition in Place, and Philanthropy and Business Partnerships.

**Volume III** (PDF)
Contains supplemental program materials from summit participants.

**2012 Veteran Access to Housing Summit Presentations**
Highlights from the 2012 Veteran Access to Housing Summit, hosted by the Home Depot Foundation, Citi, and NCHV.

**SPONSOR INFORMATION**

**The Home Depot Foundation** serves as the philanthropic arm of The Home Depot. Through partnerships with local nonprofits and the volunteer efforts of Team Depot, the Foundation focuses on repairing and refurbishing homes and facilities that serve disadvantaged families and individuals. In 2011, the Foundation announced a three-year $30 million initiative to address the housing needs of veterans, committing an additional $50 million over the next three years in an effort to ensure every veteran has a safe place to call home.

**Citi** is proud to partner with the National Coalition for Homeless Veterans in its efforts to end homelessness among veterans. Citi is playing an active role in finding and connecting partners that have the right housing capabilities with those that have experience serving the unique needs of this population. Through their Citi Salutes initiatives in collaboration with nonprofit partners and veterans service organizations, Citi is working together to serve the men and women who have served our country. Learn more at [Citi Salutes](#).

The **Corporate Connection (CC)** serves as the information and facilitation portal for businesses, community organizations and local, state and federal agencies to partner together in the campaign to end veteran homelessness. The CC Activity Center @ NCHV capitalizes on NCHV’s 22 years of experience and expertise to help businesses evaluate and screen potential beneficiaries, design volunteer programs, tailor product donation strategies, personalize veteran hiring initiatives, and other strategies that will best match each business’s vision and long-term goals.

The **National Coalition for Homeless Veterans (NCHV)** is the resource and technical assistance center for a national network of community service providers and local, state and federal agencies that provide emergency and supportive housing, food, health services, job training and placement assistance, legal aid and case management support for hundreds of thousands of homeless veterans each year. NCHV also serves as the primary liaison between the nation’s care providers, Congress and the Executive Branch agencies charged with helping them succeed in their work.