Resources for Rural Veterans

National Coalition for Homeless Veterans

June 2016

Housing Assistance Council
Building Rural Communities, 1971-2016

THANKS TO THE HOME DEPOT FOUNDATION, JP MORGAN CHASE, & WELLS FARGO HOUSING FOUNDATION
Status of rural veterans

• Of a total of 22 million veterans, about 5.6 million live in small town & rural areas.

• 9.6% of US adults are veterans. But 7.2% of urban, 10.4% of suburban & 11.4% of rural adults are veterans.
Status of rural veterans

Veterans by Location, 2010

- Nation: 9.6%
- Rural & Small Town: 11.4%
- Suburban & Exurban: 10.4%
- Urban: 7.2%
Status of rural veterans

• Currently, 3.2 million rural veterans are enrolled in the VA health care system. This is 36% of the total enrolled population.
• More than 44 percent of military recruits come from rural areas.
• Rural veterans have worse physical & mental health related to quality of life.
• VA has programs for rural veterans’ health, but less for housing.
Status -- continued

• Major challenges for veterans may include becoming or remaining home-owners and maintaining modest homes owned by low-income & elderly vets.
• Rural users of VA programs are growing proportionate to urban VA users.
• Young people in most rural zip codes are 22 percent more likely to enlist than youths in cities.
Status -- continued

• About 30% of veterans of the Iraq and Afghanistan conflicts who were users of the VA Health Care System in FY12 reside in rural or highly rural areas.

• U.S. soldiers in recent conflicts increasingly come from--and return to--rural areas.

Source: VA Office of Rural Health
Status -- continued

- 7.6% of veterans served in Operation Enduring Freedom and Operation Iraqi Freedom
- Younger veterans are more diverse than their older counterparts
- 17% of rural veterans age 18-34 are female compared to 5.8% of rural veterans overall
Status -- continued

Veterans by Gender and Age, 2010
Status -- continued

- 21% of rural veterans age 20-34 identify as a racial or ethnic minority compared to 11.5% overall
Old Soldiers

• 13 million veterans (2/3 of all vets) are age 55 or older.
• Vets age 65+ will be at least 40% of all veterans for next 25 years.
• Almost half of rural veterans are age 65 or older.
• As Vietnam-era vets age, 70% of rural veterans will be 65+ within the next 10 years.
Old Soldiers

- 70% of rural vets served during or before the Vietnam era.
Old Soldiers

• In 1990 18% of sheltered single adult male homeless population was age 55+. By 2010 33% of this population was age 55+.

• Homeless vets age 60+ are projected to increase from 14,000 in 2010 to over 22,000 in 2025.

Source: Thomas Byrne, Projecting Changes in the Scope and Health Service Utilization of Older Veterans Experiencing Homelessness
How is rural different?

• Smaller projects with higher costs per unit.
• Homeless are less visible.
• Limited access to services.
• More homeownership (but need for rental). More homeowners in poverty.
• Fewer contractors/appraisers/lenders.
• Lower appraisals (may be below cost to build).
• Little or no public transit/walkability.
How is rural different?

• No or very limited philanthropic dollars.
• Less support from local government.
• Much of rural population is within metro areas.
• Areas of persistent high poverty (492 counties with 20%+ poverty from 1990 to 2010).
How is rural different?

• High poverty rates in nonmetro areas—consistently higher than in metro areas.
• Rural veterans less likely to experience poverty than rural non-veterans (7%).
• Younger rural veterans more likely to experience poverty than older rural veterans.
Rural Veteran Poverty
Housing Assistance Council
Building Rural Communities since 1971

• Established in 1971
• National nonprofit organization
• Created to increase the availability of decent and affordable housing for low-income people in rural areas of U.S.
• Provide services to local, state, and national organizations
• Not a membership organization; services available to all.
Technical Assistance & Training

• Assistance to those working to improve housing conditions for low-income rural people.

• Most help goes to local governments, private developers, and nonprofits.

• National Rural Housing Conference, Nov. 30-Dec. 2, 2016.

• Webinars and regional events. See www.ruralhome.org. (4 webinars this summer on VA lending)
AGENIES WORKING TO CATCH UP AFTER FEDERAL SHUTDOWN. Federal government offices are clearing the backlog of work left by the shutdown that ended October 17 with a Continuing Resolution that provides funding through January 15. USDA RD has confirmed that the CR extends the current definition of eligible rural areas. USDA RD’s and the Census Bureau’s websites are active, and Census has revised release dates for some data. USDA RD expects to be caught up with tenant certifications and multifamily mortgage processing by October 30.

USDA RENTAL ASSISTANCE CONTRACTS RENEWED BUT ANOTHER SHORTFALL COMING. USDA RD has begun renewing Section 521 Rental Assistance contracts that expire in September and October. Because funding under the current Continuing Resolution is only for FY14, property owners whose contracts expired in September will not receive payment for that month. Also, because USDA is renewing more contracts than usual, the appropriated amount will run out well before the CR ends in January, leaving another group of properties without Rental Assistance for some period of time. Watch the HAC News and http://www.ruralhome.org for updates.

SENATE WILL NOT VOTE ON WATT’S FHFA NOMINATION. On October 31 the Senate voted on but did not pass a motion to proceed to consider the nomination of Rep. Melvin Watt (D-NC) to head the Federal Housing Finance Agency.

FARM BILL CONFERENCE COMMITTEE BEGINS WORK. Selected members of the House and Senate met for the first time on October 30 to seek a compromise between the two versions of a new Farm Bill. The Senate bill includes an extension of housing program eligibility for “grandfathered” rural places (see HAC News, 7/17/13).

FUNDS OFFERED FOR CDFIS AND NATIVE AMERICAN CDFIS. Applicants for the CDFI Program and Native American CDFI Assistance Program must be certified or have applied for certification as CDFIs. The deadline is December 23. Contact CDFI Fund staff, cdfifundstaff@cdfi.gov, 202-553-0421, option 1.

COMMENT PERIOD EXTENDED FOR 502 PACKAGING RULE. (See HAC News, 8/28/13) A notice in the November 1 Federal Register will extend the deadline to November 22. Comments by HAC and by the Federation of Appalachian Housing Enterprises are posted online. Contact Brooke Baumgarten, USDA, 202-690-4250.

CDFI FUND REQUIRES AUDITED FINANCIALS FROM NONPROFITS. Effective immediately, an interim rule from the CDFI Fund requires nonprofit grantees to submit audited financial statements rather than financial reviews by an accountant. Comments are due December 30. Contact Adam Martinez, CDFI Fund.

CFPB REQUESTS COMMENTS ON LENDER-BORROWER COMMUNICATIONS. Comments are due November 22 on a Consumer Financial Protection Bureau interim final rule that seeks to clarify some provisions of mortgage regulations issued in January. Contact Joseph Devin, CFPB, 202-435-7700.

USDA CHANGES RULEMAKING POLICY. USDA has revoked a Statement of Policy published in 1971 that required USDA agencies to follow the Administrative Procedure Act’s notice-and-comment rulemaking procedures in situations where the APA does not require it. Contact Adam L. Herman, USDA, 202-720-9425.

HUD UPDATES PUBLIC HOUSING CAPITAL FUND PROGRAM REGULATIONS. A final rule consolidates regulations and information from annual notices, with some changes. Contact Jeffrey Riddle, HUD, 202-708-1640.

SUBSCRIBE ONLINE TO EMAIL LISTS ON SECTION 502 GUARANTEE PROGRAM. A single site offers several lists, some for individual states, as well as some non-housing lists.

NEW PAPER COVERS OPINION AND MESSAGING RESEARCH ON AFFORDABLE HOUSING, Building Support for Affordable Homeownership and Rental Choices. A Summary of Research Findings on Public Opinion and Messaging on Affordable Housing, by the Center for Housing Policy, includes recommendations for effective communication with the public and policymakers. The National Housing Conference, CHF’s parent, has established an online Housing Communications Hub on the subject.

HAC FINDS RURAL MORTGAGE ACTIVITY HAS INCREASED BUT SOME PROBLEMS REMAIN. A HAC analysis of recently released HMDA data finds that the numbers of mortgage applications and approvals increased in 2012. The denial rate was higher in rural areas than nationwide, however, and more rural loans had high interest rates. Rural minorities fared even worse; about 40% of rural African American and 35% of Native American applicants were denied mortgages, twice the denial rate for all U.S. applicants.

Other Information Resources

• Website (www.ruralhome.org)
• Manuals, reports and info. briefs
• Rural Housing Service Data
• Rural Data Portal – www.ruraldataportal.org
• Veterans’ data at www.veteransdata.info
GET DETAILED DATA

1. SELECT A GEOGRAPHY
   - National
   - State
   - County
   - All Areas

2. SELECT AN INDICATOR
   - Demographic Data
   - Social Data
   - Economic Data
   - Employment
   - Occupation
   - Class Of Worker
   - Industry
   - Household Income
   - Earnings
   - Individual Poverty Status
   - Family Poverty Status

Get Report

INTERACTIVE MAP QUICK DATA SNAPSHOTs
Rollover to see state data, or click on states to see county-level data.

About The Rural Data Portal
The RURAL DATA PORTAL is a simple, easy to use, on-line resource that provides essential information on the social, economic, and housing characteristics of communities in the United States. The RURAL DATA PORTAL is targeted toward rural communities, but a wide range of information is presented for the nation, states, and counties for rural, suburban
WMCA partnered with Housing Assistance Council in Home Depot’s Celebration of Service. The campaign raised more than $20,000 to help local veterans, and raised awareness of our good work, and the availability of services.
Completed back steps for Mr. Richardson. We celebrate your service and are honored to been of service to you! #serviceselfie Team Depot
#serviceselfie #veterans Team Depot

83 year old Korean Conflict Veteran, Charlie Hartwell, signs documents at WMCA. WMCA is helping him with repairs to his home of 40 years to help him stay warm, safe and dry.

We celebrate his 10+ years of service to our country and appreciate the opportunity to serve him in return.
HAC Loan Funds

• Over 2,100 loans committed totaling $310 million thru FY ‘15
• Helped create over 54,000 homes
• 14,400 water/sewer connections
• Manages $70 million in five revolving loan funds
Eligible Borrowers

- Community-based nonprofit organizations
- Housing development corporations
- Self-help housing sponsors
- Farmworker organizations
- Housing cooperatives and condo associations
- Native American tribes
- Public agencies and units of local government
- Public utility districts
- Small businesses and minority contractors
Loan Uses & Structure

Uses
• predevelopment
• land acquisition
• site development
• construction
• preservation
• gap/interim
• preservation of rural rental units

Structure
• loans
• guarantees
• compensating deposits
• letters of credit
• lines of credit
Loan Terms & Rates

• Loans up to five years in duration
• Below-market interest *(currently 5.0%)*
• Interest due quarterly
• Maximum loan amounts vary depending on product. Average loan is $250,000.
• Terms flexible in special circumstances.
Loan Fund Contacts

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Loan Fund Director
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www.ruralhome.org
Affordable Housing for Rural Veterans (AHRV)

- HAC grants program for nonprofits serving bricks-and-mortar housing needs of rural vets – homeless, repair, rental, homeownership.

- In partnership with THE HOME DEPOT FOUNDATION

- Next competitive grants cycle available soon.

- Contact Janice Clark, janice@ruralhome.org – or visit www.ruralhome.org
AHRV Projects
Community Action Network

Home repair for 10 veteran families in western and mid-Tennessee. Multistep approach:

• **Assessment.** Identify specific needs of rural veterans in region.

• **Outreach.** Displays at all community outreach programs

• **Collaboration.** Identify and work with service providers in the community.

Funding from FHLB of Cincinnati for home repair; AmeriCorps VISTA volunteer.
Other Resources: USDA Rural Development Community Facilities Loans and Grants

• To construct, enlarge, or improve community facilities for health care, public safety, & public service
• Homeless shelters are eligible use
• Grants made in combination with loans
• Loans are direct & guaranteed

www.rurdev.usda.gov
USDA Rural Development -- Other Housing Programs

• Home repair loans and grants (Section 504 & Section 533)
• Homeownership loans (Section 502)
• Rental housing development and preservation (Section 515)

www.rurdev.usda.gov
For more information ---

--- about the Housing Assistance Council and its programs visit
www.ruralhome.org
or contact our national office at
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