

Nevada Veterans' Housing:

Veterans Affordable Housing Task Force Background Report

Nevada Veterans' Housing

Total Nevada Veteran Population and Projected Decrease

According to the American Community Survey, there were an estimated 229,000 Nevada veterans in 2012. This is 8.4% of the state's population.¹ At the time of the Census in year 2000, the population of veterans in Nevada was estimated to be 238,000 or about 12% of the population of the state at that time.² The U.S. Department of Veterans Affairs projects the Nevada veteran population to decrease gradually to 208,000 in 2020 and to further decrease to 182,000 in 2030.³ The Nevada population as a whole is projected to increase 16% to 3.2 million in 2030. Nevada veterans would then be less than six percent of the population in 2030.⁴

Homelessness amongst Nevada Veterans

Table 1. Point in Time Counts of Homeless Veterans, 2005-2013

	Total veterans (number of unsheltered veterans)				
	2005 PIT	2007 PIT	2009 PIT	2011 PIT	2013 PIT
Las Vegas/Clark Co. CoC	566(195)	2,321(1,486)	2,262(1,276)	1,359 (708)	866(460)
Reno/Sparks/Washoe Co. CoC	137(48)	66	150(8)	65(27)	73(9)
RNCoC	94	2	7(6)	6(3)	7(3)
Total	797(243)	2,389(1,486)	2419 (1290)	1,430 (738)	946(472)

Housing problems are most visible for homeless veterans. Every two years a Point in Time (PIT) count of people without shelter or in temporary shelter is carried out by all Continuum of Care grantees of U.S. Housing and Urban Development (HUD). The sub-population of homeless veterans is also enumerated. The PIT findings for veterans are given in Table 1. A total of 946 veterans were counted or estimated in 2013, with about half of those found to be without shelter. The number of homeless veterans decreased as compared to the total found in the previous three PIT counts. 2005 may have a lower count in part because of the better economic conditions, but also because the counting methodology was new. 'Point-in-time' means that the homeless are counted on one night in the year yielding a 'snapshot' of conditions that day. The National Coalition on Homelessness estimated that about twice as many homeless veterans may exist if individual veterans who experienced homelessness any time throughout the year were counted.⁵ Note also that it is likely that the count cannot reach the entire homeless population because of the difficult nature of counting people without homes. The enumeration process also has changed for these counts over the 2005 to 2013 time period.

The decline in homeless veterans may be related to the goal of the U.S. Department of Veterans Affairs to end veteran homelessness by 2015 and the increased resources devoted to this cause as well as to the greater efforts to measure and decrease homelessness generally.⁶ Three main programs help to house veterans who are homeless or threatened with imminent homelessness:

1. Supportive Services for Veterans Families (SSVF) can be used for up to 90 days for short term rental assistance and connections to medical and employment services. Part of the short-term

help provided is to link veterans and their families to mainstream assistance programs. The VA plans to increase the funding of this program from \$100 million in FY 2013 to \$300 million in FY 2014.

2. Grant and Per Diem (GPD) program can provide assistance for up to two years with rental assistance and support services. Transition to paying unsubsidized rents in the same housing unit with continued support services is allowed for as needed. Grants are used to build the facilities used in these programs.
3. HUD-VA Supportive Housing (HUD-VASH) is geared towards the chronically homeless veteran and provides a long-term voucher for rental assistance. Support services are provided by the VA for the VASH recipients. The VASH voucher is a key component of the new “Housing First” approach to vanquishing homelessness.

Housing Cost Burdens for Nevada Veterans

A less visible problem is so called “housing cost burden” for Nevada veterans. Housing cost burden occurs when a family pays more than 30% of its income on rent or mortgage payments and utilities and constitutes the most common type of housing problem experienced in the United States today. Poor families with housing cost burden and especially severe housing cost burden (50% or more of a family’s income is spent on gross rent) may be considered at risk of homelessness.⁷ A recent publication from the National Low Income Housing Coalition used special tabulations of the American Community Survey Public Use Microdata for 2011 to calculate housing cost burdens for veteran households by state.⁸ Although veterans as a group are less likely to experience housing cost burden than the population as a whole, there are still a large number of Nevada veterans who do.

Table 2. Housing Cost Burden for Nevada and U.S. Veterans, 2011

	Type of Household	Veteran		Low Income Veteran (< 80% AMI)		Extremely Low Income Veteran (< 30% AMI)	
		NV	US	NV	US	NV	US
Total Vet Households	Number	158,000	14,617,000	45,152	4,750,543	9,785	962,930
	% of total households	16%	13%	29%*	32%*	6%*	7%*
Selected Characteristics of Vet Households (% of total)	Headed by Minority	20%	18%	22%	21%	24%	29%
	Female headed	7%	6%	8%	7%	12%	10%
	OEF/OIF/OND head	11%	9%	7%	8%	10%	8%
	Renter Occupied	30%	22%	47%	35%	53%	51%
	Cost Burden	34%	26%	74%	54%	93%	85%
	Severe Cost Burden	15%	11%	43%	29%	82%	71%
	% Renter Severe Cost Burden			46%	35%	85%	71%

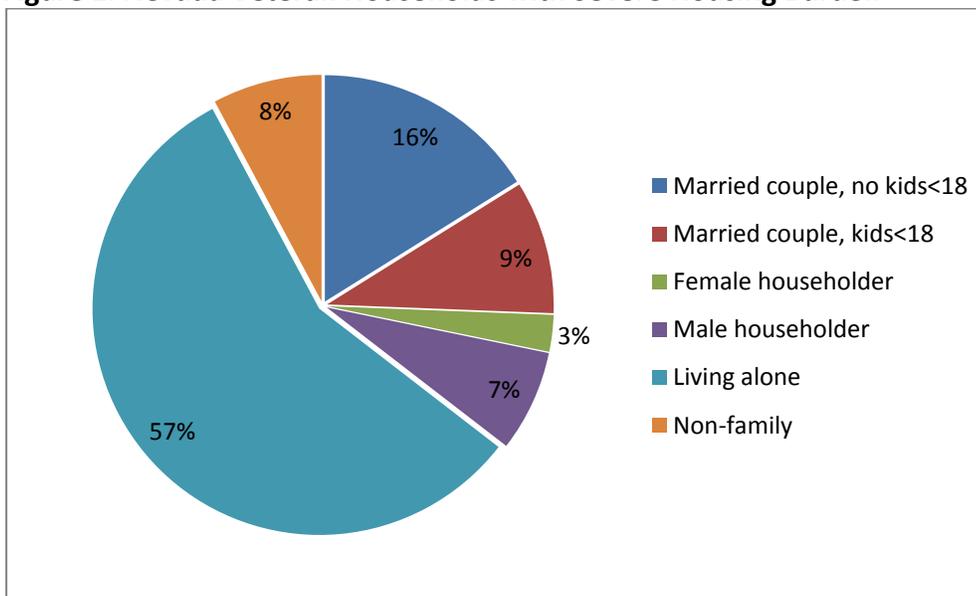
*Percent of total veteran households

HUD income limits vary by size of family and region. For example, in 2011, the HUD income limit was \$20,450 for a family of four in Las Vegas-Paradise MSA to be considered extremely low income.⁹ About 29% of Nevada veteran households (45,000) were estimated to be in the low income category at 80% or less of area median income (AMI) and about 6% (9,800) were estimated to be in the extremely low income category at 30% or less of AMI. The most vulnerable group was the estimated 82% of extremely low income households experiencing severe housing cost burden, or about 8,000 households. Of note was that only about half of Nevada veterans experiencing housing cost burden were renters. Some proportion of extremely low income veterans may be retirees who have some assets such as equity in a home.¹⁰ However, an estimated 10% of Nevada’s extremely low income veterans served in the most recent post 9-11 conflicts. They, as well as most other extremely low income households, are unlikely to have been able to accumulate any significant assets.

Rates of housing cost burden for Nevada veterans were higher than the national average rates. Nationwide, 71% of extremely low income veteran households experienced severe housing cost burden. Rates of housing cost burden for the general population in Nevada in 2011 were higher than the national average. Nevada had a lower than average median household income and higher than average gross median rent.¹¹ For the complete set of results related to NV veterans, as presented in the NLIHC report see Table 2.

Nevada Rent Burdened Veterans: Information from ACS PUMS

Figure 1. Nevada Veteran Households with Severe Housing Burden



More characteristics of veteran households that experienced rent burden are given in Figure 1. In Figure 1, any household with a veteran that pays more than 50% of income for rent is included.¹ Fifty-seven percent of veteran households experiencing severe rent burden were single person households as compared to only twenty-two percent of total veteran households (not shown). Conversely, only 26% of severely rent burdened veteran households were married couples as compared to 61% of total Nevada veteran households. About 16% of Nevada severely rent burdened veteran households were either married couple or single male or female heads of households with children under 18. Households with rent burden were less likely to have a household member that was 60 years and older (55% of rent burdened households) than were the average veteran household (62% of Nevada veteran households). However, households with a member older than 60 were a still a majority of rent burdened veteran households.

Nevada Veteran Demographics

Most Nevada veterans are not in need of special housing assistance. In fact, perhaps because veterans have an enhanced safety net as compared to non-veterans, the poverty rate amongst veterans is lower than it is for non-veterans in Nevada (see Table 3).¹² Nevada veterans in both the senior and younger age groups, with or without a disability were less likely to be living in a household with income below the poverty level than were non-veterans, according to 2009 to 2011 estimates. Younger disabled veterans were most likely to be in a household with income below the poverty level while older veterans without a disability were least likely.

Veterans are more likely to own a home and less likely to suffer from rent burden than non-veterans.¹³ However, even with lower than average poverty rates, the American Community Survey estimates that 16,000 NV veterans were in households with incomes under the poverty level. Of these, 8,000 were younger without a disability and another 2,000 were older and without disability. About 3,000 were younger than 65 and disabled and another 2,000 were older and disabled. All except the younger group without disabilities may need special types of housing with easy access to medical and social services. Mary Cunningham, a senior Urban Institute research associate specializing in affordable housing analysis, suggests that investment in affordable housing targeting this general pool of at risk low income veterans, most of whom may only need help paying their rent rather than expensive casework intervention, is the most effective action to prevent homelessness of veterans.¹⁴

Despite lower poverty rates, veterans are at higher risk of experiencing homelessness than the general population.¹⁵ In order to better predict veterans who have a higher risk of homelessness, a study was carried out by the Department of Veterans Affairs (VA), which included following almost half a million veterans for a five year period after separation from the military. The study found higher incidence of homelessness among veterans of the most recent conflicts (Operation Enduring Freedom and Operation Iraqi Freedom), female gender, those who had enlisted with lower pay grades, were

¹ The population of veterans described in Figure 1 excludes owners but includes all income levels. Also, any household with a veteran in it is included. The data in the report from NLIHC includes only households with a head of household who is a veteran.

diagnosed with TBI or mental disorders, or had experienced military sexual trauma. Having had a diagnosis of mental disorders was particularly associated with homelessness.¹⁶

Table 3. Poverty level of Nevada veterans and non-veterans by disability by age

	18 to 64		65+	
	Veteran	Non-veteran	Veteran	Non-veteran
Income in the past 12 months below poverty level:				
With a disability	14%	24%	7%	11%
No disability	7%	13%	4%	8%

Sub-groups of veterans most likely to need housing assistance: Demographic Trends

It is difficult to predict how many veterans will need housing assistance. Economic cycles will influence the number of veterans who are vulnerable to homelessness or rent burden. Demographic factors and personal experience within the military influence vulnerability as well. Demographic projections for some of the factors known to influence the likelihood of homeless episodes for veterans are given in Tables 4 to 9.

Table 4. Nevada Veterans by Disability Rating,

Veterans	Estimate	90% Confidence Interval	% of Total
Total:	229,223	225,233 - 233,213	100%
Has no service-connected disability rating	193,217	189,505 - 196,929	84%
Has a service-connected disability rating:	36,006	33,925 - 38,087	16%
0 percent	3,108	2,624 - 3,592	1%
10 or 20 percent	12,074	11,067 - 13,081	5%
30 or 40 percent	5,659	4,948 - 6,370	2%
50 or 60 percent	3,616	2,864 - 4,368	2%
70 percent or higher	8,644	7,544 - 9,744	4%
Rating not reported	2,905	2,356 - 3,454	1%

The most important predictor of homelessness for veterans as found in the VA study was having a diagnosis of a mental disorder.¹⁷ The American Community Survey collects information on veteran disability rating. The rating is given to a veteran based on the extent that the disability interferes with normal life function. Those who have a disability rating over zero percent are eligible for disability compensation. This data does not allow us to estimate the number of veterans with specific mental disorders, but may give some indication of the numbers of Nevada veterans who could possibly be in this at risk category. From Table 4, NV veterans who have a disability of any kind have a higher poverty rate and are thus at risk of homelessness. From Table 4, there are estimated to be from 26,000 to 34,000 Nevada veterans with a disability ranking. Inclusion of the 90% confidence interval in Table 4 illustrates the typical range of the estimate for the Nevada ACS data on veterans. For the estimate of

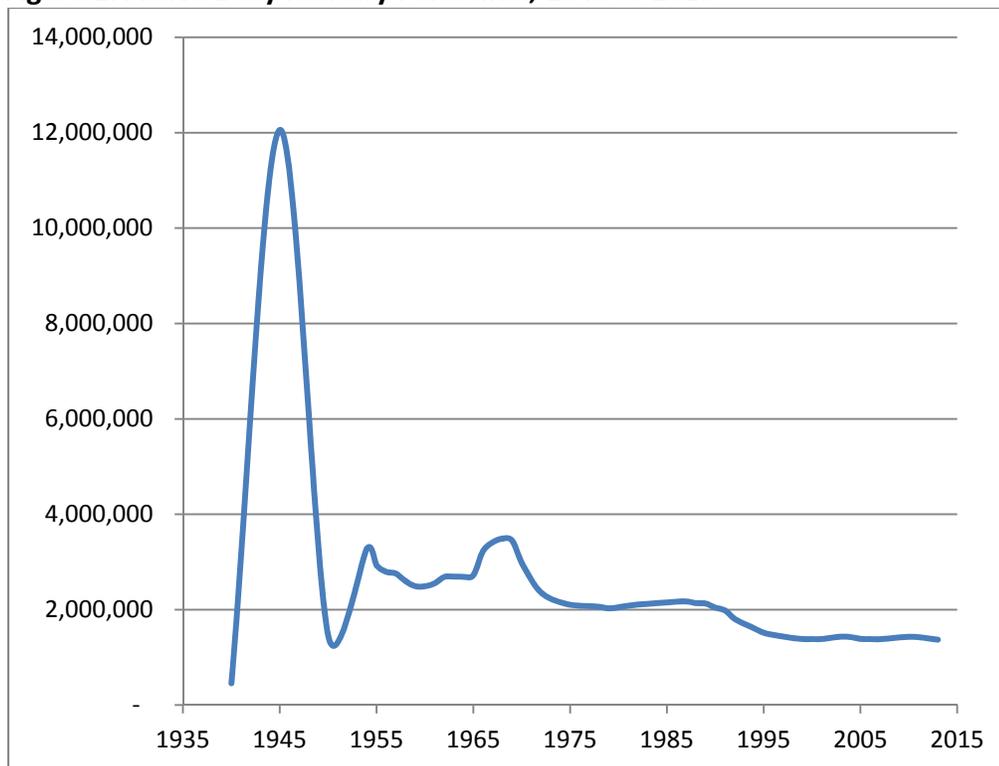
total veterans there is a range of +/- 4,000. For ease of presentation, the confidence interval is not shown on other tables.

The net number of Nevada veterans is expected to decrease over the next decade by about 20,000 veterans (Table 5). World War II was the all-time peak for active duty military personnel. Despite recent wars the total number of active duty military personnel has decreased in the past two decades (Figure 2). Thus a large proportion of veterans are from the World War II cohort, Korean Conflict and Vietnam era. For example, in Nevada, an estimated 5% of veterans are age 85 or older, and more than 40% are estimated to be age 65 or older.

Table 5. Projected Nevada Veterans by Age Group, 2012 and 2020

Age	2012 Veterans	% of Total	2020 Veterans	% of Total
35 <	20,000	9%	16,000	8%
35-55	67,000	29%	59,000	28%
55-65	49,000	21%	40,000	19%
65+	93,000	41%	93,000	45%
Total	228,000	100%	208,000	100%

Figure 2. Active Duty Military Personnel, 1940 to 2013



There is evidence that the problem of homelessness is greatest for the cohort of veterans born between 1954 and 1966.¹⁸ This group of veterans would have been from 46 to 58 in 2012 and would be 54 to 66 in 2020. On the one hand, this may mean that fewer veterans in some of the younger age categories will be needing help with housing. On the other, this cohort may need increased medical

and age appropriate housing resources as they age. Recently, there has been an increase in the proportion of veterans in the youngest age group who have experienced homelessness, coinciding with the return of post September-11th veterans to civilian lives.

Table 6 uses the projection model of the Department of Veteran Affairs to give total veterans from each period of service. Using these projections, net additions to veterans from wars before September 11th 2001 are predicted to be negative. Due to death and net migration losses, the population of veterans from these eras will decrease 40,000 from 197,000 veterans to 157,000 veterans. However, the population of post September 11th veterans is projected to increase by 20,000. Studies have found the traumatic brain injuries have been sustained by 20% of these veterans and that up to 18% have post traumatic stress syndrome.¹⁹ Recent data from the Current Population Survey Special Supplement on Veterans estimated that post September 11th veterans reported a service related disability rate of 28%, twice as high as other veteran groups.²⁰ An in-depth study carried out by the VA on homelessness risk factors found that this group experienced homelessness at a rate of 3.7% within five years of separation from the military with a median time to homelessness of 3 years.²¹ Overall the number of veterans in the state are projected to decline by about 20,000 veterans from 2012 to 2020.

Table 6. Projected Nevada Veterans by Period of Service, 2012 to 2020

Period of Service	2012 Vets	% of Total	2016 Vets	% of Total	2020 Vets	% of Total
WWII only and previous	10,000	4.3%	6,000	2.8%	2,000	1.0%
Korean Conflict only or mixed with previous (post WWII)	19,000	8.5%	14,000	6.5%	9,000	4.5%
Vietnam Era or mixed with pre-VNE (post KC service)	95,000	41.7%	85,000	38.6%	75,000	36.0%
1st Gulf War or mixed with pre-1 st GW (post VNE service)	73,000	32.0%	72,000	33.0%	71,000	34.0%
post 9/11 or mixed post 1st GW	31,000	13.5%	42,000	19.1%	51,000	24.6%
Total	228,000	100.0%	219,000	100.0%	208,000	100.0%

Table 7. Projected Nevada Veterans by Gender, 2012 and 2020

Gender	2012 Veterans	% of Total	2020 Veterans	% of Total
Male	205,000	89.6%	182,000	87.8%
Female	24,000	10.4%	25,000	12.2%
Total	228,000	100.0%	208,000	100.0%

The proportion of female veterans is projected to increase during this decade from 10% to 12% (Table 7). The VA model projects the 2020 population of female Nevada veterans to be 25,000. The VA study of homelessness risk factors found that women veterans from the most recent conflicts suffered from a higher incidence of homelessness than men. Women were more likely to have been treated for military sexual trauma before becoming homeless.²²

The majority of Nevada's homeless veterans were found in southern Nevada. According to the U.S. Department of Veterans Affairs estimates, about 68% of Nevada veterans as a whole resided in Clark County in 2012 (see Table 8). This is approximately the same proportion of the general NV population

in Clark County (72% in 2012). Fifteen percent of the remaining veterans were estimated to be in Washoe County in 2012.

Table 8. NV Veteran Population by County

County	Veteran population 9/30/2012*	% of Total
Churchill	4,000	1.7%
Clark	155,000	67.7%
Douglas	5,000	2.1%
Elko	4,000	1.8%
Esmeralda	0	0.1%
Eureka	0	0.1%
Humboldt	2,000	0.7%
Lander	1,000	0.3%
Lincoln	1,000	0.3%
Lyon	7,000	3.0%
Mineral	1,000	0.4%
Nye	6,000	2.7%
Pershing	1,000	0.3%
Storey	1,000	0.3%
Washoe	35,000	15.4%
White Pine	1,000	0.5%
Carson City	6,000	2.6%
Total	228,000	100.0%

*estimates are only accurate to the thousandth place

Table 9. Projected Nevada Veterans by Race and Hispanic Origin, 2012 and 2020

	2012 Veterans	% of Total	2020 Veterans	% of Total
Hispanic of any race	15,000	6.7%	17,000	8.0%
Non-Hispanic:	-	-	-	-
White	178,000	78.0%	157,000	75.4%
Black	21,000	9.2%	20,000	9.8%
Amer. Indian, Alaska or Hawaiian Native or Pacific Islander	2,000	1.0%	2,000	1.0%
Asian	8,000	3.4%	8,000	3.7%
Other, Multiple Race	4,000	1.7%	4,000	2.0%
Total	228,000	100.0%	208,000	100.0%

Table 9 shows projections for Nevada veterans by race and Hispanic origin. Minority veterans are more at risk for episodes of homelessness.²³ The VA population model projects fewer white non-Hispanic veterans.

Estimates of employment/unemployment

According to ACS three year estimates there were about 11,500 unemployed working age veterans in Nevada on average over the years from 2009 to 2011. The Census Bureau unemployment rate for veterans was 11%, about two points lower than the working age population unemployment rate of 13% for that period. Labor force participation rates were similar for both groups at about 77%.

National data from the Bureau of Labor Statistics estimates that the unemployment rate for veterans is down to 7.0% in 2012 as compared to 7.9% for non-veterans. The cohort of veterans from the post September 11th era had the highest unemployment rate at 9.9%.²⁴

Low Income Housing Availability for Nevada Veterans

A major component of the VA five year plan to end veteran homelessness has been the HUD-Veterans Affairs Supportive Housing (VASH) voucher. The voucher is part of an effort to follow "Housing First" principals. The vouchers are used to help the most difficult chronic homeless to obtain permanent housing as quickly as possible. Research has shown that immediately housing chronic homeless individuals while simultaneously providing medical care and casework is the most cost effective method to end their homelessness. Previously many programs had stressed getting these individuals 'housing ready' before attempting to find permanent housing. The VASH vouchers are administered through Public Housing Authorities.

Nevada had a total of 860 VASH vouchers as of 2012, 160 associated with the Reno Housing Authority, 630 with the Southern Nevada Regional Housing Authority and 70 with the Nevada Rural Housing Authority.²⁵ Reno VA serves 50 of these rural Nevada veterans and 35 more from Placer County, California. Reno received an additional 45 vouchers for fiscal year 2013 while Southern Nevada received an additional 250.²⁶ Total Nevada VASH vouchers for 2013 were 1,155. The vouchers are distributed according to the numbers of homeless veterans with a competitive component based on a communities' effectiveness at ending homelessness for veterans.²⁷ Table 10 compares the number of estimated veterans per VASH voucher for selected states. Nevada has a lower number of veterans per VASH voucher (266) as compared to the national average (461). However, since homelessness is estimated to be higher for Nevada, the ratio of homeless veterans (from 2011 PIT counts) per VASH voucher was higher than the national average.

Another important recent program for housing veterans has been the Supportive Services for Veteran Families (SSVF). The program provides housing assistance along with support in linking the veteran and family to mainstream assistance for as long as 90 days with the goal of preventing or ending homelessness with permanent housing. Veterans in this program must earn less than 50% of area median income. The program is expanding at the national and state level from \$100 million in FY 2013 to \$300 million in FY 2014.²⁸ Locally, the program in northern Nevada served 370 veterans in FY 2013 and hopes to serve 740 veterans in FY 2014.²⁹

Table 10. VASH Vouchers per Veteran, 2012

State Name	2012 VASH Vouchers	Estimated Veterans	2011 Homeless PIT Vets Estimate	2011 Homeless Vets per 2012 VASH	Vets per VASH	Veteran Population (% of total)	Homeless Veterans (% of Veteran Population)
D.C.	744	78,687	515	0.7	106	12.4%	0.7%
California	8,140	1,844,803	18,633	2.3	227	4.8%	1.0%
Nevada	860	228,393	1,427	1.7	266	8.3%	0.6%
New York	3,452	918,093	5,957	1.7	266	4.7%	0.6%
Colorado	1,181	395,613	2,074	1.8	335	7.6%	0.5%
Oregon	928	328,138	1,474	1.6	354	8.4%	0.4%
Arizona	1,230	531,910	1,528	1.2	432	8.1%	0.3%
U.S.	48,385	22,328,279	67,495	1.4	461	7.1%	0.3%
Texas	3,445	1,675,689	4,891	1.4	486	6.4%	0.3%
Utah	285	151,786	345	1.2	533	5.3%	0.2%
New Mexico	265	172,085	364	1.4	649	8.3%	0.2%
Idaho	165	138,320	250	1.5	838	8.7%	0.2%
Virginia	773	837,051	931	1.2	1,083	10.2%	0.1%

Providers of SSVF services for Nevada veterans are described in Table 11 which is excerpted from a document containing 2013 SSVF Grant recipients available on the VA website. More than \$4.5 million dollars was awarded to groups serving Nevada veterans. Over 1,000 Nevada veterans or veterans' families are anticipated to receive services from this program.

Table 11. Nevada Supportive Services for Veterans Families, 2013 Veterans Awards

Organization Name	Award Amount	Approximate Number of Households Served, Area Served
United States Veterans Initiative	\$1,207,000	240, Clark County
Vietnam Veterans of California, Inc. (Sacramento Veterans Resource)	\$1,931,768	370, Reno, Carson City, Sparks, Hawthorne, Fallon and surrounding counties.
Salvation Army, a California Corporation	\$456,755	200, Clark County
HELP Social Service Corporation	\$926,248	200, Clark County.
Homeless Veterans Fellowship (also serves veterans in Idaho and Wyoming)	\$326,000	55, State of Utah, Bannock, Bear Lake, Bingham, Caribou, & Oneida Counties in Idaho, Sweetwater and Uinta Counties in Wyoming, and Elko County, Nevada.

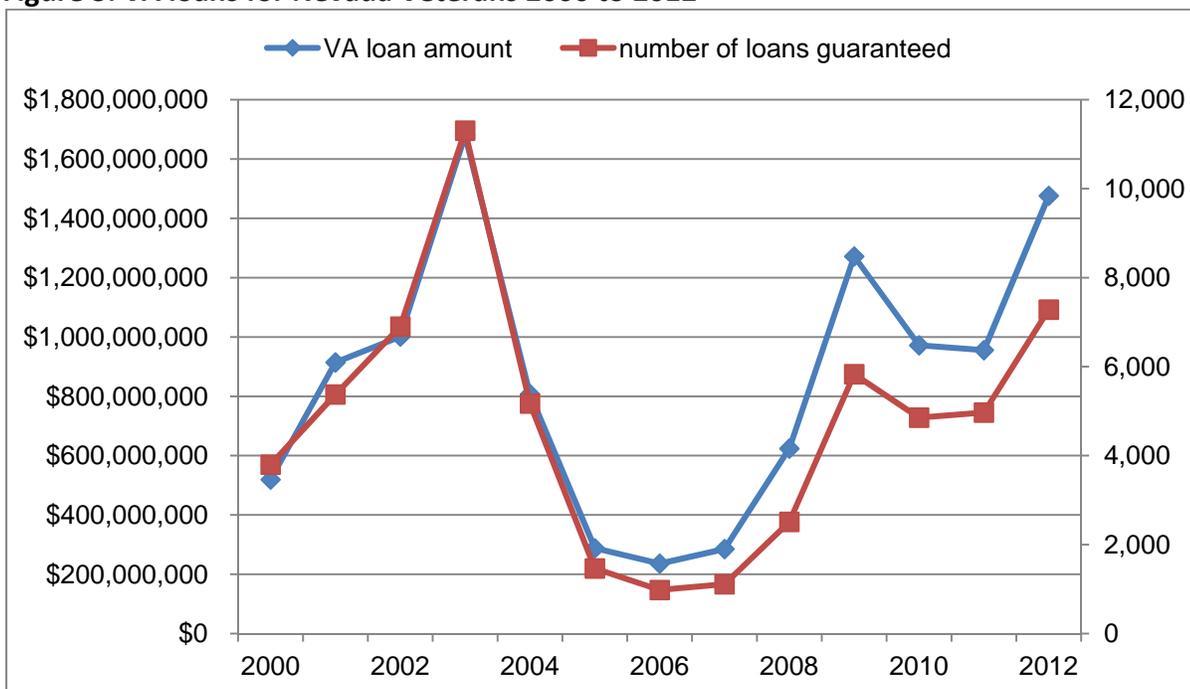
The VA grant and per diem program (GDP) provides 14,000 beds nation-wide. The transitional program provides housing assistance in conjunction with treatment and employment services for a period of up to two years. Transition to permanent housing takes place when the treatment program is completed. A newer model, Transition in Place, has been favored by the VA for these grantees in recent years. The

new model moves towards the housing first model. It provides rental assistance and supportive services for the short or medium term, and then allows veterans and veterans’ families to continue living in the same unit without rental assistance but continues supportive services as necessary.

Several other federal initiatives help veterans with housing. The largest is the VA loan program which assists veterans in purchasing or refinancing a home by guaranteeing 25% of the loan amount. The main benefit is that a veteran is usually able to purchase a home without having to make a down payment. At the national level in 2012, 37% of loans were for purchase of a home and the remaining 63% were for interest rate reduction, cash-outs or other refinancing. Of the home purchases, 86% of the loans did not require a down payment. In Nevada in 2012, there were 7,281 VA loans guaranteed for a total loan value of \$1,475,828,238. Average Nevada VA loan amount in 2012 was \$202,696. Over the past 13 years, a total of 61,544 loans with a total value of \$11 billion have been guaranteed by the VA in Nevada.³⁰ VA loan activity decreased from 2003 to 2006 in Nevada and increased again from 2006 to 2009 (see Figure 3).

There are other housing support benefits for veterans using the GI bill for education, as well as protections against evictions and foreclosures while on active duty and remuneration for veterans who suffered from violation of this act protecting them. Grants are available for Specially Adapted Housing for veterans who are blind, wheelchair bound, or have lost hands. The grants may be used to purchase or adapt houses for veterans with these disabilities.³¹

Figure 3. VA loans for Nevada Veterans 2000 to 2012



It is important to note that, according to estimates by the Center for Budget and Policy Priorities (CBPP), most rental assistance is provided to veterans through “mainstream” programs such as housing choice vouchers, Section 8 Project Based Rental Assistance and public housing.³² As noted above, the short-term assistance provided through the SSVF program helps veterans and their families to locate these mainstream services where necessary. Sequestration cuts that affect these budgets and the numbers of low income families that can be served will likely affect veteran families as well. If Nevada veterans mirror the national ratios found in the CBPP report, the number of Nevada veterans affected by future sequestration cuts to mainstream housing programs could number 200 or more in the coming year.

Table 12 lists Nevada housing available for specifically for veterans. There were a total of 56 emergency, 545 transitional and 492 permanent beds earmarked for veterans at projects across Nevada. Complete occupancy rates were not collected but those occupancy rates collected varied. In some cases waiting lists were reported and in other cases occupancy rates as low as 75% were reported. In the case of waiting lists in northern Nevada, an additional 40 beds were under construction and may alleviate the shortages. In the case of low occupancy rates reported in southern Nevada, they were expected to be temporary. The property in question was dependent on direct placements through the VA. Another property available for walk-in transitional and emergency housing reported strong demand with high occupancy rates.

Table 12. Facilities that Provide Emergency, Transitional or Permanent Housing for Nevada Veterans

Organization Name	Program Name	Program Type	Beds for Households With Children	Beds for Households Without Children	Chronically Homeless Beds	Total Beds
HELP Las Vegas Corp.	HELP @ Bonanza	Transitional	0	75		75
HELP USA	HELP Genesis	Transitional	0	75		75
Red Rock Assisted Living Facility	Contracted ES beds (medical or MH)	Emergency	0	15		15
Salvation Army	Private and Jewish War Veterans Funded	Transitional	0	9		9
Salvation Army	VA contract beds	Emergency	0	18		18
Southern Nevada Regional Housing Authority	Housing Choice Vouchers	Permanent	226	522	362	748
Southern Nevada Regional Housing Authority	Housing Choice Vouchers V	Permanent	42	87	80	129
The Key Foundation	The Key Foundation	Transitional	0	24		24
The Shade Tree	GPD-TH	Transitional	0	4		4
US Vets	CHAMPS TH	Transitional	0	10		10
US Vets	Disabled Vets 2	Permanent	0	44	4	44
US Vets	SHP-Disabled Vets	Permanent	0	9	0	9
US Vets	Veterans in Progress	Transitional	0	118		118
Westcare	HCHV/EH Empowering Women Warriors	Emergency	2	1		3
Nevada Rural Housing Authority	VASH	Permanent	36	57		93
Bristlecone Family Resources	HCHV/EH	Transitional	0	4		4
City of Reno Housing Authority	VASH Voucher Program	Permanent	30	88		118
The Ridge House	GPD - Transitional Housing	Transitional		7		7
The Ridge House	GPD-Transitional Housing	Transitional		14		14
Vitality Center	GPD Transitional Housing	Transitional		30		30
Volunteers of America	VADOM Emergency Shelter	Emergency	6	14		20
Westcare	GPD Transitional Housing	Transitional	12	15		27
			354	1240	446	1594
Other housing:						
	Renaissance HELP apartments					50 units
	The Radcliffe (US Vets)					20 units

Organization Name	Program Name	Program Type	Beds for Households With Children	Beds for Households Without Children	Chronically Homeless Beds	Total Beds
Reno Veterans Guest House	For families of veterans in hospital					
Veterans Village	1150 Las Vegas Blvd.	Transitional/emergency for families				122 beds
Vitality Center	Group Home, El Rancho Drive (3 sites)	Transitional for veterans				30 beds
Cloudbreak Communities		Permanent				95 units/beds

Possible New Veterans Housing Projects in Nevada

Several scenarios for new veteran housing projects are outlined in Table 13. The purpose of the table is to promote discussion. Estimates for target populations are necessarily imprecise. Projections are extrapolated using VA projected number of veterans for Clark County and Nevada in 2016, and disability and poverty rates from the ACS data for Nevada as well as homelessness rates from VA studies. An additional element for discussion for all projects should be the extent to which non-housing services such as medical care, job counseling, transportation, maid services, and/or social work will be provided.

Table 13. Veteran Housing Scenarios for Discussion

Suggested Project	Location	Type of housing	Number of units	Population Served	Estimated target population 2016	Possible funding sources- construction/rent or mortgage
Condos – rent to own after 15 years	Clark County	Permanent	30	Low income veterans	10,000 under poverty level	Tax credit, VA loan
Continuum	Clark County	Transitional to permanent	100 (80 transitional , 20 permanent)	Homeless and low income veterans under 65	7,000 under poverty level	GPD, tax credit, veteran self support
Motel Renovation	Clark County	Transitional	120	Homeless veterans under 65	300 (new post 9-11 veteran population only)	Tax credit, SSVF, private donations
Disability upgrades for owners, rental housing and apartments	Statewide	Permanent (owner occupied or rental).	One unit projects as needed.	Low income veterans with disabilities and under 65.	2,700	Grant and loan
QAP points – preference for 10% of their units for vets	Statewide	Transitional or permanent.	75	Low income veterans	15,000 under poverty level	Tax credit, VASH vouchers or GPD, veteran self-support.
Task Force for 2015 QAP	Statewide	All	Discuss	Low income, disabled and homeless veterans.	15,000 under poverty level	Tax credit and discussion.

With regard to the matrix presented in Table 13, additional estimations for veterans in need of housing assistance were developed and are presented in Table 14.

Table 14. Estimated 2016 Veterans

	In poverty	Under 65 in poverty	Vets under 65, in poverty & with disability	New homeless*
Clark Co.	10,200	6,800	1,500	270
Washoe Co.	2,800	1,900	500	60
Rest of Nevada	2,300	1,600	700	70
Nevada Total	15,300	10,300	2,700	400

*Newly homeless episodes for post-9-11 veterans only, total for period 2013 to 2016.

Conclusion: Housing Gaps for Veterans

The 2013 Point in Time Nevada homeless count of 472 unsheltered veterans and 464 additional veterans in temporary shelter give proof that Nevada has not finished the job of providing housing to every veteran. Twice as many veterans are estimated to experience homelessness throughout the year. Behind the visible problem of homeless veterans are an additional 8,000 Nevada veteran households that make an income of less than 30% of average median income and pay more than 50% of that income to gross housing costs. These veteran households are at risk of homelessness.

Barring future conflicts calling for large escalations of military personnel strength, Nevada and the United States will have fewer total veterans and fewer veterans per capita in the future as mortality claims the large World War II generation of veterans and begins to claim the cohorts of the Korean Conflict and Vietnam Era veterans. After the military draft was done away with in 1973, the military has decreased manpower. Even during the post-September 11th wars, manpower formerly provided by military personnel was provided through private contractors, leaving levels of active-duty military personnel smaller than at any time in the past 50 years. A smaller cohort of younger post 9-11 veterans, however, has suffered from multiple deployments while new developments in medicine have brought back a larger proportion of veterans with disabilities who in previous generations may have died. Full recognition of the consequences of post-traumatic stress syndrome will more accurately give account of the numbers of veterans who need medical and housing assistance. The evidence gathered so far indicates that this smaller cohort has larger needs for help with housing as well as medical and occupational services than veterans of some eras. As the conflict in Iraq and Afghanistan are winding down, a higher proportion of this new generation of veterans will need housing assistance to prevent homelessness.

Comments and suggestions are welcome. Please contact Elizabeth Fadali, Nevada Housing Division at 775-687-2049 or efadali@housing.nv.gov

Source Notes for Tables and Figures:

Table 1: For Las Vegas/Clark Co.: HelpHopeHome, 2013 Southern Nevada Homeless Census and Survey Comprehensive Report, [http://www.helphopehome.org/2013-Southern Nevada Census-FINAL-FULL.pdf](http://www.helphopehome.org/2013-Southern%20Nevada%20Census-FINAL-FULL.pdf) accessed 9/23/2013, for Rural Nevada: Rural Nevada Continuum of Care, A Study of Homeless in Rural Counties in Nevada http://www.lyon-county.org/documents/49/2013%20Point%20in%20Time%20Report_201307311145303789.pdf accessed 9/25/2013, for Reno/Sparks/Washoe, 2013: personal e-mail correspondence. Previous years from 2005 to 2011 available from HUD at <https://www.onecpd.info/resource-library/coc-homeless-populations-and-subpopulations-reports/> accessed, 10/7/2013.

Table 2: Arnold, Althea, Megan Bolton and Sheila Crowley. 2013. "Housing Instability Among Our Nation's Veterans". National Low Income Housing Coalition, Washington D.C. <http://nlihc.org/sites/default/files/NLIHC-Veteran-Report-2013.pdf> accessed 11/14/2013

Table 3: Census Bureau, 2009-2011 American Community Survey 3 year estimates, Table B21005

Table 4: Census Bureau, 2009-2011 American Community Survey 3 year estimates, Table B21100

Table 5: United States Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, Veterans Population Model, VetPop2011, http://www.va.gov/vetdata/Veteran_Population.asp accessed 9/17/2013

Figure1: Author's analysis of 2009-2011 Census Bureau American Community Survey 3 year Public Use Microdata Sample for Nevada.

Figure 2: Data for 1940 and 1945 from <http://www.infoplease.com/ipa/A0004598.html> accessed 10/09/2013 (underlying source is Department of Defense data), for 1950, U.S. Census Bureau Statistical abstract of the United States, Table No. 500 Department of Defense Manpower, <http://www.census.gov/prod/2004pubs/04statab/defense.pdf> accessed 10/09/2013, for 1954 to 2013, Department of Defense Total Active Duty Military Personnel as of Sept. 30th, <https://www.dmdc.osd.mil/appj/dwp/reports.do?category=reports&subCat=milActDutReg> accessed 11/20/2013.

Table 6: United States Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, Veterans Population Model, VetPop2011, http://www.va.gov/vetdata/Veteran_Population.asp accessed 9/17/2013

Table 7: United States Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, Veterans Population Model, VetPop2011, http://www.va.gov/vetdata/Veteran_Population.asp accessed 9/17/2013

Table 8: United States Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, Veterans Population Model, VetPop2011, http://www.va.gov/vetdata/Veteran_Population.asp accessed 9/17/2013.

Table 9: United States Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, Veterans Population Model, VetPop2011, http://www.va.gov/vetdata/Veteran_Population.asp accessed 9/17/2013.

Table 10: Voucher numbers from Excel spreadsheet U.S. Department of Housing and Urban Development, "HUD-VASH sites 2008-2012" available at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash, accessed 10-11-2013. Veteran population from United States Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, Veterans Population Model, VetPop2011, http://www.va.gov/vetdata/Veteran_Population.asp accessed 9/17/2013 2011 Homeless Veterans from U.S. Department of Housing and Urban Development 2011 Veteran PIT Counts by CoC <https://www.onecpd.info/resource/1966/2011-ahar-to-congress-and-supplemental-reports/> accessed 10/23/2013 and calculations by author.

Table 11: United States Department of Veterans Affairs, 2013 SSVF Grant recipients, <http://www.va.gov/homeless/ssvf.asp> accessed Oct. 24, 2013

Figure 3: Veterans Benefits Administration Reports, Annual Benefits Reports 2000 to 2012. http://www.vba.va.gov/REPORTS/abr/2012_abr.pdf accessed Nov. 20, 2013 with author's graph.

Table 12: Continuum of Care listings and author's additional research.

Endnotes

¹ Census Bureau, American Community Survey 1-year estimates, Table C21100, Nevada State Demographer's Office, Population Estimates, <http://factfinder2.census.gov/>, accessed 9/18/2013.

² Census Bureau, Census 2000, SF3 sample data, Table P039, <http://factfinder2.census.gov/>, accessed 9/27/2013. Note that the American Community Survey replaced the Census Long Form data after Census 2000.

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⁴ Nevada State Demographer, "Population Projections for Nevada's Counties 2013 to 2032, Nevada State Demographer's Office Based On 2012 Estimate", <http://nvdemography.org/wp-content/uploads/2013/10/Nevada-County-Population-Projections-2013-to-2032.pdf> accessed 10-28-2013.

⁵ National Coalition for the Homeless, Homeless veterans, Sept. 2009, <http://www.nationalhomeless.org/factsheets/veterans.html> accessed 9/19/2013.

⁶ USICH, 2013, Ending Homelessness among Veterans: A Report by the United States Interagency Council on Homelessness, http://www.usich.gov/resources/uploads/asset_library/USICH_Ending_Homelessness_Among_Veterans_Rpt_February_2013_FINAL.pdf accessed 6/5/2013.

⁷ Census Bureau definitions.

⁸ Arnold, Althea, Megan Bolton and Sheila Crowley. 2013. "Housing Instability among Our Nation's Veterans". National Low Income Housing Coalition, Washington D.C. <http://nlihc.org/sites/default/files/NLIHC-Veteran-Report-2013.pdf> accessed 11/14/2013.

⁹ HUD Program FY2011 Income Limits, <http://www.huduser.org/datasets/il/il11/nv.pdf>

¹⁰ Research done using the Federal Reserve Board's Survey of Consumer Finances indicates that 2010 median net worth for families below the 40th percentile in income was less than \$26,000 (2010 dollars). That is, more than half of families in these low income groups had net worth less than \$26,000. Average net worth was \$117,000 for families below the 20th percentile and \$128,000 for families below the 40th percentile in income. The skew in these statistics indicates that a minority of low income families have sizable assets. Families tend to build up net worth until head of household is between the ages of 55 and 64 after which net worth declines. See Table 4, p. 17 in the Federal Reserve Bulletin's June 2012 issue, "Changes in U.S. Family Finances from 2007 to 2010: Evidence from the Survey of Consumer Finances by Jesse Bricker, Arthur Kennickell, Kevin Moore and John Sabelhaus, Vol. 98, No. 2, available at <http://www.federalreserve.gov/pubs/bulletin/2012/pdf/scf12.pdf> accessed Nov. 19, 2013.

¹¹ State of the Nation's Housing 2013. Harvard Joint Center for Housing Studies, http://www.jchs.harvard.edu/research/state_nations_housing accessed Nov. 22, 2013

¹² Poverty levels are determined by the Census Bureau under Office of Management and Budget directives. They do not change with geography but do change with age and family size. The poverty level thresholds can be found on this website: <http://www.census.gov/hhes/www/poverty/methods/definitions.html>. In 2011, \$23,021 was the average poverty threshold income for a family of four.

¹³ Mary Cunningham. 2009. Testimony for the U.S. House Committee on Veteran's Affairs. "A National Commitment to Ending Homelessness among Veterans: Why Affordable Housing Programs Matter." June 10, 2009.

¹⁴ Ibid.

¹⁵ Fargo et al. 2012, "Prevalence and Risk of Homelessness among US Veterans" *Prev Chronic Disease*, 9.

¹⁶ United States Veterans Affairs Office of Inspector General, 2012, Report No. 11-03428-173, "Homeless Incidence and Risk Factors for Becoming Homeless in Veterans", Washington, D.C.

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¹⁸ Culhane et al. 2010 as quoted in USICH, 2013, Ending Homelessness among Veterans: A Report by the United States Interagency Council on Homelessness, http://www.usich.gov/resources/uploads/asset_library/USICH_Ending_Homelessness_Among_Veterans_Rpt_February_2013_FINAL.pdf accessed 6/5/2013. See also Fargo et al. 2012.

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²¹ United States Veterans Affairs Office of Inspector General, 2012, Report No. 11-03428-173, "Homeless Incidence and Risk Factors for Becoming Homeless in Veterans", Washington, D.C.

²² Ibid.

²³ Fargo et al. 2012, "Prevalence and Risk of Homelessness among US Veterans" *Prev Chronic Disease*, 9. United States Veterans Affairs Office of Inspector General, 2012, Report No. 11-03428-173, "Homeless Incidence and Risk Factors for Becoming Homeless in Veterans", Washington, D.C.

²⁴ Bureau of Labor Statistics. Table 1. Employment status of persons 18 years and over by veteran status, period of service, sex, race, and Hispanic or Latino ethnicity, 2012 annual averages <http://www.bls.gov/news.release/vet.t01.htm> accessed 10-10-2013. Note that ACS and Current Population Survey (CPS) unemployment rates are not comparable because of the different methodologies used by the two surveys.

²⁵ Excel spreadsheet "HUD-VASH sites 2008-2012" available at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash

²⁶ Personal communication with Elizabeth Pope, Supervisor, Health Care for Homeless Veterans VA Sierra Nevada Health Care System and Susan Kingsbury, Southern Nevada VA.

²⁷ USICH, 2013, Ending Homelessness among Veterans: A Report by the United States Interagency Council on Homelessness

²⁸ USICH, 2013, Ending Homelessness among Veterans: A Report by the United States Interagency Council on Homelessness

²⁹ Personal communication with Kyle Scott, Northern NV Veterans Resource Center Northern NV Veterans Resource Center

³⁰ Veterans Benefits Administration Reports, Annual Benefits Reports 2000 to 2012.

http://www.vba.va.gov/REPORTS/abr/2012_abr.pdf accessed Nov. 20, 2013 and author's calculations.

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