



2021 NCHV ANNUAL CONFERENCE

CHARTING THE COURSE:
TOGETHER, APART
JUNE 21-25, 2021

 **NATIONAL COALITION**
for **HOMELESS VETERANS**

Creative Housing Solutions



Panelists:

Ben Hendershot
Veterans Community Project

Bill Barberg
InsightFormation, Inc.

Doug Tetrault
TAC

VETERANS
COMMUNITY PROJECT

40%

Of homeless Veterans live in places not suitable for human habitation

1.5

Veterans live in poverty

M





37,878

Homeless Veterans
were counted on a
single night in
January 2018



our solution.

We offer innovative solutions designed to end Veteran homelessness. From providing housing to offering walk-in support services, we refuse to let any Veteran fall through the cracks.

- 1 Transitional Housing and Case Management
- 2 Outreach Center for any Veteran in Need
- 3 Connect Veterans and the community.



Support every man and woman who took the oath to defend our country.



VETERANS
COMMUNITY PROJECT



VETERANS
COMMUNITY PROJECT



VCP Village – Kansas City

36% → 93%

Increase in number of residents with income stability from Jan - Dec 2019

100%

Residents participating in financial and job training programs

65%

Residents successfully transitioned to permanent housing



OUR DREAM

End veteran homelessness everywhere.



A large, bold, yellow number '8' is positioned to the left of the main text.

Number of cities Veterans Community Project will serve by 2022.

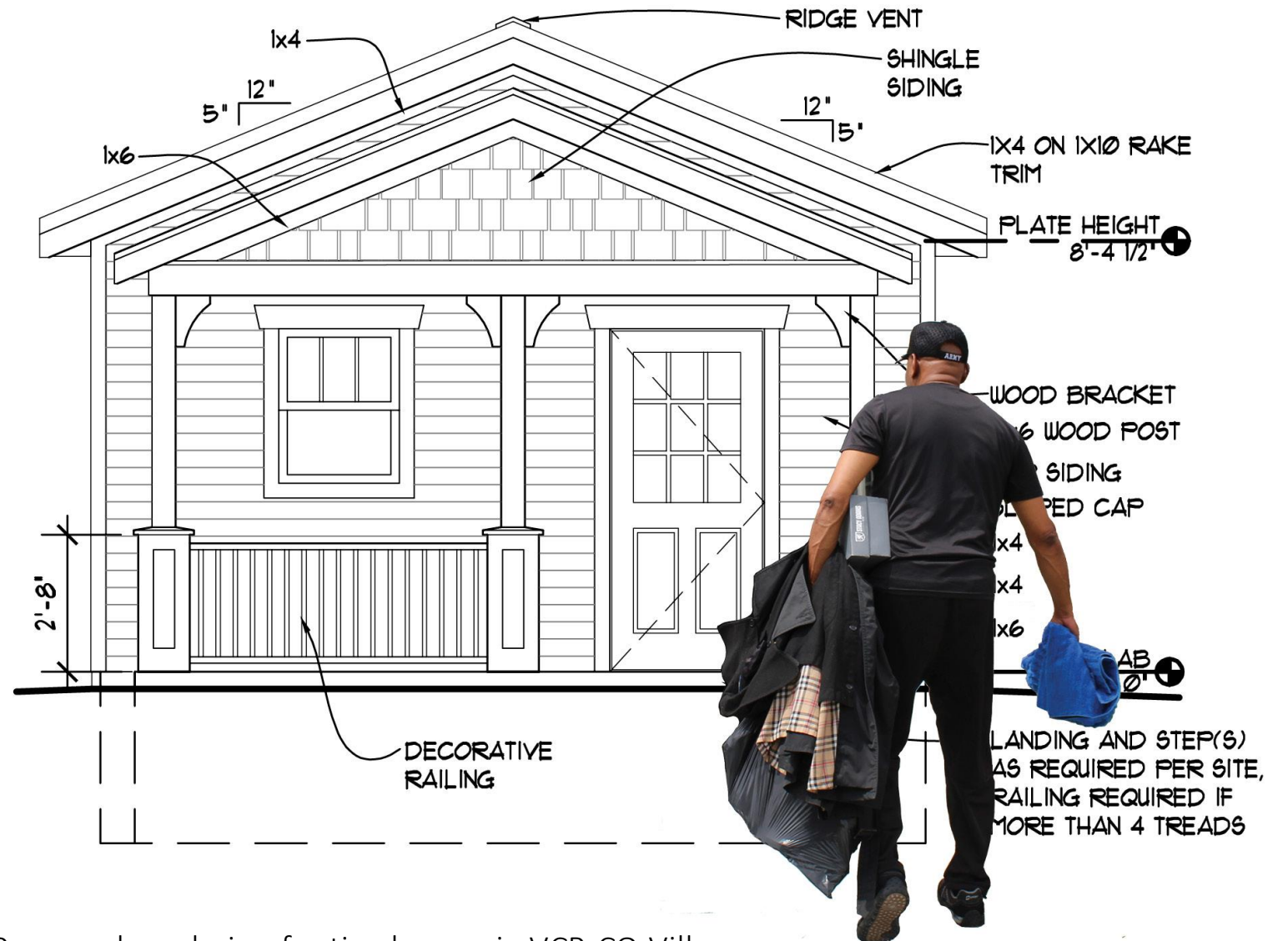


Future Site of VCP Village – Longmont, CO



VCP's our first expansion effort is in Boulder County in Colorado.

VCP Village - CO, located in Longmont, will have 26 homes and a community center.



Proposed rendering for tiny homes in VCP-CO Village.

VETERANS
COMMUNITY PROJECT

www.veteranscommunityproject.org

Creative Ways that ADUs can Create Housing Opportunities for Veterans

Bill Barberg

President & Founder of InsightFormation, Inc.

**2021 NCHV
ANNUAL
CONFERENCE**

The Power of a Community-Based Strategy



What are ADUs?

Accessory Dwelling Units

- **Stand-alone ADU** -- buildings on a residential property
- **Jr. ADUs** -- Small part of home (typically requires a separate entrance & kitchenette)
- **FROGs** – Finished Room Over Garage

NOT on wheels. Must be on a foundation

Local Rules Vary

Often 400 to 800 Square Ft. (but up to 1,200 sq.ft. in California for ADUs)

Many cities are changing their zoning to allow ADUs and JADUs



Housing Solution Summit “Deep Dive Days”



Deep Dive Days

www.HousingSolutionSummit.com

Participate in five 1-Day summits coming up in July - November 2021

JULY 27

Homelessness

OCTOBER 19

Housing Finance &
Ownership Innovations

AUGUST 24

Rapidly Expanding
Home Sharing

NOVEMBER 16

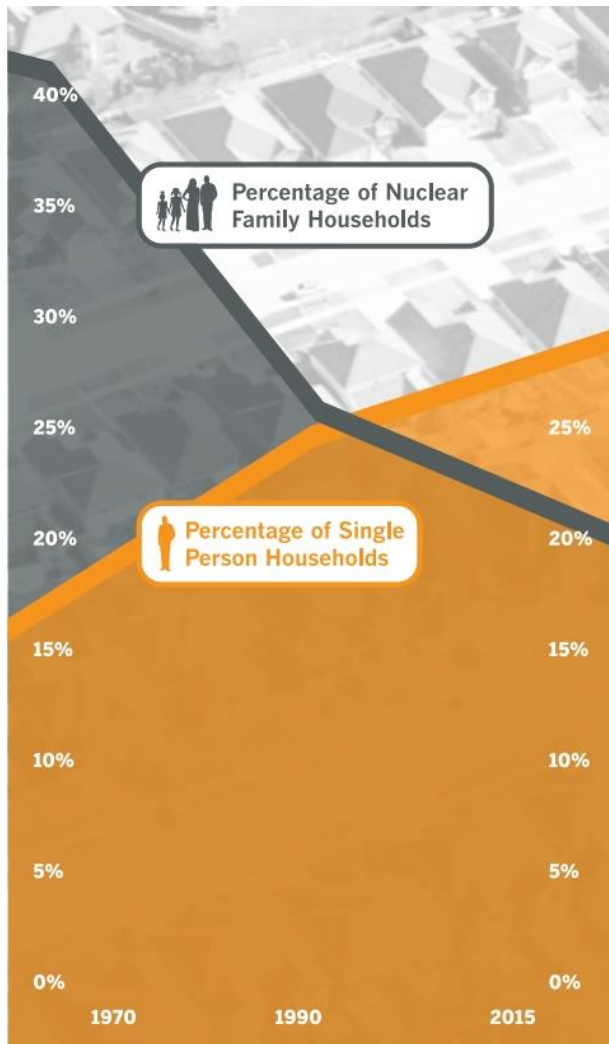
Collaborative Housing
Strategies

SEPTEMBER 21

Increasing Housing
Supply with ADUs

2021 NCHV
ANNUAL
CONFERENCE

ADUs are Part of a Sensible Housing Strategy



U.S. Housing Stock by Number of Bedrooms



Very Few *Ownership Options* for Single Person Households

Data Source: 2015 American Housing Survey, U.S. Census Bureau
Graphic: AARP Report, "Making Room: Housing for a Changing America" 2019

ADUs are Part of a Sensible Housing Strategy

Require Fewer Materials

Low Carbon Footprint – small and energy efficient

Use existing infrastructure (streets, water/sewer, Fire & police protection)

Reduced transportation needs, costs & carbon (Gentle densification)

Can *increase* parking (housing unit over a standalone garage)

Many different non-profits and companies creating cost-effective quality ADUs with innovative manufacturing or building techniques.



How Community-Wide Programs can Reduce Costs

Standardized
Designs
(freely shared)

Pre-Approved
for Code
Compliance

Bulk
Purchasing of
Materials &
Appliances

Streamlined
Bidding by
Contractors

Easier to Learn
for DIY (Esp.
with Time
Exchange)

City Fees can
be Reduced or
Waived



An Award-Winning Example – Clovis, CA

Long, narrow lots (with alleys)

Need to add more affordable rental units (but little \$)

Wanted well-designed ADUs

Hired architect to build 3 models

Give the plans for free

Pre-approved for code compliance

Waived or reduced many typical fees



Building it Into a Strategy for Veterans

Special financing

Allow Homeowner to rent ADU or lot

Coordinate volunteers or other vets to help with building (sweat rent or sweat equity).

Time Exchange to allow specialization

Tool Lending Library

Integrate social supports, mental & behavioral health, peer connections

Work with the Veterans to create safe neighborhoods



Photo: Milwaukee Journal Sentinel

Consider this Scenario

Grace Wilson, a 74-year-old widow lives in alone in a 3-bedroom house she owns.

- Needs renovation & repairs
- Sells to an investor who turns it into a rental property
- She moves to a senior apartment in neighboring suburb
- Begins paying rent, drawing on her savings



Grace Wilson*



Rental Home Dynamics

Every month, \$2,000 in rent money leaves the city (to the investor who purchased the house)

Out-of-State Landlord minimizes upkeep to maximize profits

Residents have no incentive to maintain the house

Deteriorating condition contributes to asthma and respiratory illness



Appreciation (wealth) goes to remote investor

Professional property managers use threat of eviction to collect rent
Housing assistance dollars end up in the pockets of the investor/owner

Little commitment to the neighborhood (Gentrification risks)

No New Housing Units are Added

Consider this Scenario

Grace decides to add a “Manufactured ADU” to her back yard and move into it.

- A non-profit (and supportive city programs) simplify the process
- She rents out her house and earns enough to pay for her ADU
- She stays in the neighborhood she has lived for 30 years
- She continues to build her assets and financial security
- Safer than congregate senior living (and her grandkids can visit)



Grace Wilson*

Built-in Telehealth, Care Coordination and Weekly Visits



Senior-Optimized Manufactured ADU

Manufactured ADU

- A 400-square-foot, with appliances
- ADA compliant models for seniors
- High-quality, very durable, low-maintenance and energy efficient
- Easily shipped to sites and unfolded!



BOX  **BL**
welcome home



Community Supports for Veterans (with Gain-Sharing)

Innovative Community Supports for Veterans

- Veteran family moves into the old house
- Veterans work together on renovations
- Bulk purchasing, Tool Libraries, Volunteers
- Case Management & Homeowner Prep.



Image from Courier & Press

Innovative Funding Model

- Rent possibly paid with a VASH Voucher & some “sweat rent”
- Home-owner pays for renovation materials
- A combination of “sweat equity” and “gainsharing” of appreciation can be used for an eventual down payment—perhaps after 5 to 10 years.

Gain-Sharing Program for Veterans

Every month, \$900 in rent money comes into the city

On-Premise owner is motivated to work with the renters to maintain the property

Residents have a big incentive to maintain and improve the house (minimize health problems)

Residents are building “sweat equity” to use as a down payment



\$75,00

0 -

\$95,00

0

Appreciation (wealth) goes to owner AND renter, staying in the neighborhood

The City benefits from added tax revenue for the same streets & utilities

Reduced carbon emissions and transportation time

Neighborhood is enhanced with stable, resident-ownership

Affordable New Housing Unit Added (without a big subsidy)

National Coalition for Homeless Veterans 2021 Conference

Douglas Tetrault, Senior Associate
The Technical Assistance Collaborative, Inc.



What is Shared Housing?

Two or more people who live in one permanent rental housing unit, sharing costs and space.



What is Shared Housing?

... It's roommates!



Shared Housing: You, me, most

Do you live with a spouse or partner (or friend or family or someone you found online)?

If so, you live in shared housing.



Simple Facts

- ✓ You want to end homelessness
- ✓ We'll never end homelessness with one bedroom apartments or SROs
- ✓ We're not solving poverty
- ✓ We're acknowledging reality
- ✓ "Affordability" is not working – focus on Sustainability
- ✓ The Home *Now* does not mean the *Forever* Home



Money Matters: Mid-Size City, USA

SSI Only - \$783 per month

| Type | FMR | Rent Reason/Actual | Cost Per Person | Rent Burden |
|------------|---------|--------------------|-----------------|-------------|
| 1 Bed Room | \$735 | \$850 | \$850 | 108% |
| 2 Bed Room | \$849 | \$1,050 | \$520 | 66% |
| 3 Bedroom | \$1,140 | \$1,300 | \$433 | 55% |



Options Matter, Mid-Size City USA

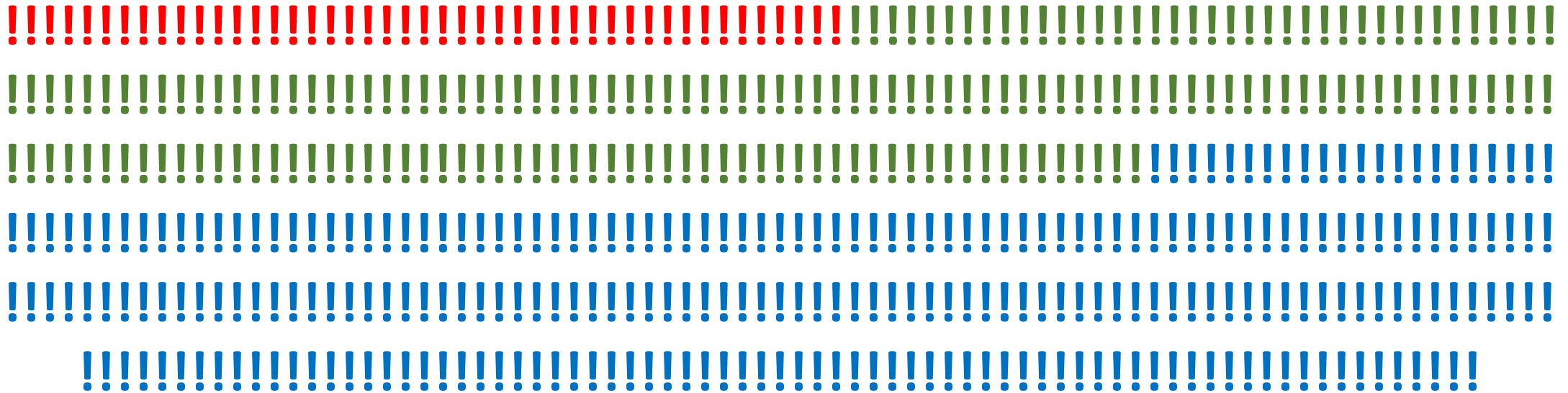
Zillow.com Rental Unit Listing in a mid-sized city as of June, 4 2021

1 Bedroom: 43 Listings; **43 Clients**

2 bed – 87 Listings; **174 client**

3 bed – 85 Listings; **255 clients**

Total Bedrooms Available Utilizing 1, 2, and 3 Bedroom Units: 472 (+429 from just 1-bed)



Client Choice is Key

- No one should be forced into shared housing; however the alternative may be unaffordable or impractical long term
- Shared housing opens up choices in terms of neighborhood, housing amenities, options and budget flexibility
- Roommates should chose each other, with support, and be supported in working together to retain a sustainable tenancy
- Shared housing can be an important steppingstone to one's own apartment in the future, for affordability and rental history (don't forget your landlord needs!)



Community Example: Dorm Room Lessons

In Southern Florida, a group of providers is partnering with a vendor who provides services for local universities to support dorm matching for incoming freshman. The providers are paying a nominal fee to have the roommate questions tailored to their homeless population. The company operates a “swipe right, swipe left” phone app that allows clients to respond to roommate and living preferences. Case managers assist with completing the preferences with those clients willing to participate. This then creates a possible roommate “pool” for different clients. The application is only a first step in identifying who might want to live together; final arrangements are only made once both clients agree or have met each other. The providers also plan to use this app as a “pitch” to landlords to demonstrate the providers are doing due diligence in matching tenants.



Community Example: The Dating Game

In a large City, all of the shelter and rapid rehousing providers came together to do a “Speed Dating” style roommate event. For all willing or interested homeless singles, the providers offered coffee and snacks and a timed speed matching process where different clients from different shelters/settings met each other looking for a roommate. At the very same event, the providers invited their property manager and landlord contacts and roommate partners were introduced to 2-3 bedroom unit options on the spot. The RRH provider then provided the necessary financial assistance and support to follow the clients into housing. While this was pre-COVID, other communities have now begun piloting similar processes over video conferencing platforms.



Community Example: Early and Often

In a Balance of State CoC, the CoC has incorporated potential roommate questions directly into their Housing Problem Solving and initial assessment process. Households needing assistance are asked about their willingness to have a roommate(s), whether their housing and location preferences would require a roommate to afford, and other basic questions. This accomplishes two things: 1) providers have an early and ongoing platform to explore potential roommate and shared housing options, and 2) the idea of shared housing is built directly into the client and provider culture creating early expectations that while assistance is available, a positive housing outcome may include roommates for those who are willing.



Q&A



Contact Information

Ben Hendershot

Vice President of National Expansion, Veterans Community Project

micah.snead@csh.org

Bill Barberg

President and Founder, InsightFormation, Inc.

bill.barberg@insightformation.com

Doug Tetrault

Senior Associate, TAC

dtetrault@tacinc.org

2021 NCHV
ANNUAL
CONFERENCE



THANK YOU



2021 NCHV
ANNUAL CONFERENCE