

Introduction

Good afternoon, Chair Holden and Chair Ayala, members of the committee, and advocates. My name is Jason Loughran and I am proud to serve as the Assistant Commissioner of Community Affairs for the New York City Department of Veterans' Services (DVS). I am joined today by my colleague Dana Rock, who is our Director of Housing.

Thank you for providing us with the opportunity to discuss DVS' efforts in partnership with our sister agencies on addressing Veteran homelessness. Following my testimony, we welcome any questions that Committee members may have.

Background

Veteran homelessness is one of the most critical issues that DVS works on. It has been a central focus of our work since before our inception as an agency, back when our department used to operate as the Mayor's Office of Veterans Affairs. In June 2014, former First Lady Michelle Obama announced the federal government's *Mayor's Challenge to End Veteran Homelessness*, an effort that the City of New York immediately became actively involved in. Since accepting that challenge 8 years ago, DVS has made remarkable progress in significantly reducing Veteran homelessness.

In collaboration with the NYC Continuum of Care (CoC), Veteran-focused nonprofits, and our fellow city agencies, NYC launched Mission: Home Veterans, a city-based initiative to end Veteran homelessness. New York became the largest city in the country to participate in this initiative. This effort represented the City's deep commitment to provide the necessary services, support, and housing needed for Veterans experiencing homelessness. The growth of this effort also coincided with DVS becoming a full city agency, enabling us to serve as a national model for how cities and local government can offer comprehensive and holistic services to Veterans.

Veteran Housing, Support Services & Programs

Assisting Veterans who are experiencing homelessness is one of the foundational pillars of this agency. Since the start of our Housing and Support Services program in 2016, DVS has assisted a total of 1,056 Veterans with their moves into permanent or supportive housing.

My colleague, Department of Homeless Services (DHS) Deputy Commissioner Iris Rodriguez, will provide you with more extensive details on the services and resources that DHS provides. I will discuss the extensive array of support services that DVS provides to Veterans, many of which have been integral to addressing Veteran homelessness in a holistic way.

The primary DVS staff who work with Veterans experiencing homelessness are in the Community Affairs Unit, which make up approximately a third of our agency staff. This unit provides care coordination and assists with critical Veteran services. We have dynamic roles such as Veteran Peer Coordinators, a Veteran Housing Specialist, and Dana Rock who I mentioned previously, who serves as the Director of Housing. The majority of our VPCs are Veterans themselves, and they work peer to peer to build relationships and help clients navigate New York City's complex housing process.

The VPCs serve as advocates, ensuring Veterans are informed throughout the housing process and have everything they need including, but not limited to:

- a. Providing support to help Veterans and their families assess and prepare for viable housing options
- b. Advocating on behalf of veterans and their families with landlords and management companies
 - a. Transportation to and from apartment viewings
 - b. Housing application assistance
 - c. Broker/landlord introductions

- d. Unit inspection assistance
- e. Facilitation of “One Shot Deal” requests
- f. Referrals for furniture

Our goals are to help Veterans understand the benefits they are eligible for, ensure the connection to the benefits occurs, and to identify a housing opportunity that is an appropriate fit. Our team leverages existing subsidy programs and community resources to match Veterans to the right level of care and support they need. Our office leverages programs such as the federally funded HUD-VASH vouchers administered through Veterans Administration (VA), Supportive Services for Veterans Families (SSVF), city subsidies such as SOTA and CityFHEPS, and various levels of supportive housing to provide our constituency with an array of housing options.

HUD-VASH is a collaborative program that pairs HUD’s Housing Choice Voucher (HCV) rental assistance with VA case management and supportive services. These services are designed to help homeless Veterans and their families find and sustain permanent housing and access health care, mental health treatment, substance use counseling, and other supports necessary to help them in their recovery process and with their ability to maintain housing in the community.

If Veterans are ineligible for services through the VA, it can leave many experiencing homelessness without access to housing subsidies or case management. As such, in 2017 DVS piloted a program to fill this critical gap in services for those who are ineligible due to their length of service or type of discharge. The rental subsidy HUDVASH Continuum was created and administered by the NYC Housing Authority (NYCHA), DVS and our community partners to provide case management along with a housing choice section 8 voucher to this subset of particularly vulnerable clients.

This program was piloted with an initial 100 vouchers and has continued to grow each year. Since the program began, DVS has housed 259 Veterans with this specific subsidy. As always, careful and compassionate case management is provided by our Veteran Peer Coordinators all along the way. In addition, assistance does not end when a Veteran is housed, because DVS also provides wrap around aftercare services to ensure our Veteran clients remain stably housed. In fact, all Veterans housed by DVS have access to VPCs and aftercare follow-up services to ensure there is connection to critical services during this time of transition and recovery.

Services include check-in calls over the course of 24 months after placement, and referrals to community partners who provide mental health, employment, and other support resources. In coordination with DHS, DVS also works with four federal grantees known as Supportive Service for Veterans Families (SSVF) organizations to place our Veterans into their new, permanent homes. These organizations include HELP USA, Jericho, Services for the UnderServed, and Volunteers of America.

Other Housing Options

In addition to providing permanent housing solutions to our homeless Veterans, DVS also offers information about affordable housing and homeownership options. I invite the community to visit nyc.gov/vethousing to find a comprehensive resource guide that includes information about utility bill assistance, a list of donation centers that offer clothing and household goods, and an “Eviction Prevention Frequently Asked Questions” page to assist Veterans who are in danger of eviction. Another key feature on this page is our “Housing Ladder”, which is a resource that provides access to housing information for Veterans at every stage of their housing journey—it includes information about NYCHA, Veterans’ Mitchell Lama preference, senior housing, VA Home Loan, and the Veterans’ property tax exemption.

Our Impact

While our housing numbers are a measure of our staff's work and dedication, it is the individual lives that are impacted that are our greatest wins. I would like to share the story of a veteran we housed in October 2020. He is a US Army Veteran with an "other than honorable" discharge that we began working with in April of 2020. The Veteran at the time of intake was struggling with substance abuse and he ended up leaving shelter to enter a treatment facility to receive help. The VPC remained in contact with him throughout his treatment and upon his release, DVS was able to secure him a HUDVASH Continuum voucher. Our VPC assisted the Veteran by finding special housing in Queens that also offered onsite social services. The Veteran has since been in touch with our aftercare team and during his 10-month check-in call, we learned that he was recertifying and renewing his lease for another year.

Another example of our work includes a referral we received from a shelter partner in July of 2020 for a 63-year-old, Air Force Veteran who was requesting help in identifying a rental unit that would allow him to use his HUDVASH voucher. He was assigned to a VPC to support in his housing search, and subsequently, several apartment viewings were set up for him. He was accepted to a one-bedroom unit in Manhattan and was able to move into his new home in under 90 days from when he first completed intake with our office. We had his 18-month check in just last week and he reported how well he was doing in his home. Here is a quote from a letter that this grateful Veteran sent to the VPC who helped him: *"No sooner had she listened to some of my journey that she referred me to housing options, explaining to me the differences in the different programs that at the time seemed to be a maze and mosaic that were confusing, especially while under duress."*

These are just a few examples of the impact that our staff and community partners have on the lives of the Veterans we serve. DVS takes great pride in our efforts to ensure that those who have served our country do not face homelessness and get the assistance and support that they need to rebuild and thrive.

VetConnectNYC & VA Benefits Claims Services

Housing and support services are just a small piece of the comprehensive care and resources that we offer to our community. When it comes to providing services and referrals, our care coordination team focuses on core areas, including but not limited to: VA disability claims, benefits navigation support, funeral honors, food assistance, and health and wellness referrals.

Our claims team has also been accredited by the New York State Division of Veterans' Services to process claims related to Disability Compensation, Survivors Pension, Indemnity Dependency Compensation (DIC), and Education. Since July 2020, DVS has successfully actioned 226 claim submissions, the vast majority of which involved a claim of disability. Only 14.9% of NYC's Veterans currently receive disability compensation, and we believe the number of those who are eligible may be much higher. Through increased outreach, we are confident that we will connect more NYC veterans, including those who are homeless or recently housed, to VA disability compensation.

Employment

Providing employment, training and educational opportunities to all Veterans is a vital part of our mission and it is especially critical for Veterans experiencing homelessness. One of the main reasons that people end up homeless is a lack of steady income, chronic or prolonged unemployment, and poverty. Some veterans also face the added challenge of having difficulty re-entering the job market after they have returned from service.

It is estimated that there are about 20,485 Veterans who are unemployed, which represents approximately 13.5% of the total NYC veteran population. For comparison, the overall unemployment rate in NYC was approximately 12% by the end of FY'20. DVS launched VetConnectPro, a first-in-the-nation employment tool designed to connect veteran jobseekers to employment opportunities in the public and

private sectors to address this community need. In addition, our care coordinators work with trusted referral partners such as Work Force One, and other community nonprofits to connect our Vets with employment support that is culturally-competent and effective.

Supporting the Community

Last, I would like to bring your attention to a community event that DVS will be participating in with the Fuller Center this summer. Called the “Furniture Build-a-Thon”, DVS and the Fuller Center will team up to recruit volunteers who will help assemble handmade furniture for our recently housed Veterans. We are in the process of confirming dates and locations and invite the members of the Committee and advocates present at today's hearing to volunteer with us in this effort. This project is an excellent way to show your support, build community, and give back to our Veteran neighbors.

Conclusion

In closing, I'd like to thank our Veteran clients for continuing to inspire our team with the resilience, selflessness, and compassion that they display throughout our communities. We firmly believe that anyone who has served our nation should never experience homelessness or housing insecurity. Please know that our agency stands ready to support and connect you to the care you rightfully deserve. It is an honor and privilege to serve all of you and I thank you for allowing me to testify before you today. We are pleased to address any questions you may have.

Testimony of Iris Rodriguez, Deputy Commissioner, NYC Department of Homeless Services

**Before the New York City Council, Committees on General Welfare and Veterans,
Oversight Hearing on: Update on the City's Efforts to End Veterans' Homelessness**

April 4, 2022

Good afternoon, I want to thank the Committees on General Welfare and Veterans and Chairs Ayala and Holden for the opportunity to testify today.

My name is Iris Rodriguez and I am the Deputy Commissioner for Adult Services at the New York City Department of Homeless Services (DHS). I am joined by Sonya Russell, DHS Assistant Commissioner for Adult Families, Veterans and Special Services, and Jason Loughran, Assistant Commissioner of Community Affairs at the New York City Department of Veterans' Services (DVS).

We look forward to updating the Committees today on the work that the Adams Administration, DHS and our partners are doing to support veterans who may be experiencing homelessness. New York City's veterans are individuals who made the brave choice of protecting our nation above all else, and for that we owe them our greatest gratitude. There are 225,000 veterans living in our city, and it is our collective responsibility to ensure that they are stably housed and connected to the resources they need to thrive. DHS continues to do its part in supporting our veterans, and we are proud of the progress that we, and our colleagues in and outside of government, are making in reducing veterans' homelessness.

Supporting Homeless Veterans

From the outset, the Adams Administration and DSS-DHS have made alleviating veterans' homelessness a top priority, with the goal of better serving and supporting those who've served our nation, and who may be experiencing challenges reentering civilian life. Thanks to aggressive rehousing efforts in close coordination with the NYC Department of Veterans' Services (DVS), we have reduced the number of veterans experiencing homelessness in New York City by nearly 70% since 2014, from 1,650 veterans to 542 in 2021 — and we won't rest until every New Yorker who has served our country in the military has an affordable home to live in.

Looking at the population of veterans experiencing homelessness in New York City as of this month, 398 are in DHS facilities and 5 are experiencing street homelessness. We are pleased to share that from 2014 through 2021, we have placed 4,913 veterans into housing, which includes 1,130 veterans who have exited shelter through the U.S. Department of Housing and Urban

Development Veterans Affairs Supportive Housing (HUD-VASH) program, which provides comprehensive case management services to vulnerable veterans as well as rental assistance. This progress can be attributed to the work of our dedicated staff, as well as our partnerships with DVS, the U.S. Department of Veterans Affairs (VA) and service providers.

DHS operates a short-term veteran residence called the Borden Avenue Veterans' Residence. The Borden Avenue residence is located in Long Island City, Queens, and it provides transitional housing to 104 veterans in the Grant Per Diem program and 71 veterans in DHS program shelter beds. The Institute for Community Living (ICL) serves as the provider and began as a VA Grant Per Diem Program, which helps fund transitional housing for veterans for up to 24 months. To address veterans' needs, Borden has a nurse practitioner and clinical staff on site to address clients' medical and mental health needs. To further support veterans, there is an Article 28 clinic next to the Borden center, where medical and dental services are provided to veterans and community members.

Preventing Veteran Homelessness

As with our overall service approach, prevention is a key piece of our strategy in addressing veteran homelessness. As valuable as temporary emergency shelter can be for families and individuals with no other housing options, a shelter should not be considered a home. Building on this approach, DHS places prevention efforts at the forefront of agency goals, with the aim of keeping vulnerable New Yorkers in stable housing environments through multiple neighborhood-based services, several of which have been tailored to meet the needs of veterans.

To carry out this vision focused on preventive services, the Human Resources Administration (HRA) established the Homebase program, which is a community-based prevention program and serves as the first point of entry for those at risk of becoming homeless. Homebase assists individuals and families in overcoming immediate housing instability that could result in homelessness, while also helping clients develop plans for longer-term stability. Our Homebase staff across the five boroughs are available to evaluate the specific needs of clients, and offer several services to help New Yorkers secure housing stability, including: services for eviction prevention; assistance accessing public benefits; emergency rental assistance; job placement and education assistance; relocation assistance; and short term financial assistance.

Specifically, to help veterans, DHS has supported programs at the Ridgewood Bushwick Senior Citizen's Council-Homebase, which targets and supports veterans in the community who have experienced homelessness and are at risk of displacement. Through this program, our staff creates profiles for veterans who are at risk of re-entering shelter, so we can monitor their needs before the circumstances become dire. This prevention model helps us ensure veterans have the resources and support they need to remain stably housed in their neighborhoods.

Additionally, to further our preventive services approach, we are implementing our Rapid Rehousing program to support veterans who are either newly entering the shelter system or reentering it. This program model has slight variations from our standard preventive measures, as it focuses on veterans entering shelter and provides enhanced services. This program provides veterans with support for finding housing, rental assistance, moving costs and case management.

The goal here is to ensure that any veteran entering shelter can be successfully placed into permanent housing as quickly as possible.

We also want to highlight efforts to prevent homelessness carried out by our sister agency, HRA, through the Homeless Prevention Administration (HPA). HPA works with DHS, the New York City Housing Authority (NYCHA) and several City agencies and organizations to prevent homelessness and help New Yorkers remain stably housed in their neighborhoods. Another important homelessness prevention resource for veterans, and for all New Yorkers across the five boroughs, is the Department of Social Services' (DSS) Office of Civil Justice (OCJ). Through OCJ, tenants at risk of eviction can access free legal representation and advice on issues related to housing eviction, harassment, disrepair and other housing related issues. As mentioned, these services are free and, importantly, available regardless of immigration status.

Pivoting to street outreach, DHS is committed to supporting unsheltered veterans and we are proud of the progress we are making on this front. Due to the efforts of our staff and network of providers, we have reduced veteran street homelessness to 5 individuals. While these numbers are encouraging, our work to reduce the unsheltered veteran population continues each day. We continue to partner with the VA on our street outreach and leverage their coordinated medical services to help individuals on the street. As we have previously reported to the Council, relationship building is the linchpin of our street outreach efforts, and we are proud of our outreach staff who engage our veterans with patience, care and compassion as we work to stabilize them and bring them indoors.

Housing Permanency for Veterans

Securing and maintaining housing permanency for our city's veterans is a top priority for the Adams Administration. We are committed to finding permanent housing for the veterans who are currently in our system and ensuring they have the tools and support to exit our system and remain stably housed moving forward. In 2021, we helped place 341 veterans into a subsidized or unsubsidized placement, and our work continues.

There are several programs available to help veterans experiencing homelessness, or at risk of experiencing homelessness, to secure permanent housing. I would like to briefly walk the committee through these programs, starting with the HUD-VASH program mentioned earlier.

Under the HUD-VASH program, eligible low-income veterans receive a Section 8 voucher as well as case management and supportive services from the VA and community-based outreach clinics, with the goal being to place veterans in long term housing. Veterans are connected to the HUD-VASH program by having service providers refer clients to DHS's VSU, which in turn refers veterans to a VA medical center, where individuals are assessed for eligibility. Once deemed eligible, the housing vouchers are administered by the New York City Housing Authority (NYCHA) and NYC Housing Preservation and Development (HPD) to help veterans access public, subsidized and private market housing. This program partnership has proven successful and continues to help veterans experiencing homelessness in our city locate stable, permanent housing.

We also recognize that in order to increase our veteran placements in housing, we must also partner closely with property owners across the five boroughs to find suitable homes for our clients. To encourage landlords to rent their apartments to veterans in need, the City launched the Mission Home Program, which recruits property owners to rent their units to veterans. With the appropriate military discharge status, veterans are able to access HUD-VASH vouchers as well as Support Services for Veteran Families (SSVF), which provides supportive services designed to promote housing stability (including access to benefits, cash assistance, housing court advocacy, job training and employment) to low-income veteran families or individuals either residing in shelter or transitioning to permanent housing.

We also want to highlight the opportunities available to veterans through other rental assistance programs. For instance, veterans are exempt from the 90-day shelter stay requirement to qualify for the City FHEPS rental assistance voucher, and veterans are also prioritized for Emergency Housing Vouchers (EHV), a program made available through the American Rescue Plan Act to assist individuals and families who are homeless or at risk of experiencing homelessness in finding stable housing.

Closing

As we close, we want to emphasize several key takeaways from our testimony:

- The Adams Administration is committed to using every tool at our disposal and is leaving no stone unturned to house veterans experiencing homelessness – that is the least we can do to express our gratitude for their service and commitment to our nation;
- It takes a village to support our veterans experiencing homelessness, from the federal level all the way to the local providers in our neighborhoods, and we must all share the responsibility to properly shelter and house our unhoused neighbors.

We remain committed to serving veterans experiencing homelessness with the care and compassion they deserve and partnering with the City Council on these efforts. Thank you and we welcome any questions that you may have.



PUBLIC ADVOCATE FOR THE CITY OF NEW YORK

Jumaane D. Williams

**OPENING STATEMENT OF PUBLIC ADVOCATE JUMAANE D. WILLIAMS
AT THE NYC COUNCIL'S COMMITTEE ON VETERAN AFFAIRS HEARING
ON THE RESOLUTION IN SUPPORT OF VETERANS OBTAINING HOME LOANS
FOR COOPERATIVE APARTMENTS**

April 4, 2022

My name is Jumaane D. Williams and I am Public Advocate for the City of New York.

Chair Holden, thank you for holding this hearing today. Many people do not know that the federal government does not recognize cooperative apartments as a home. However, cooperative apartments are a form of home ownership. In New York City and beyond, individuals who own a cooperative apartment are denied federal aid because of the federal government's definition of a home.

In the aftermath of 2017's Hurricane Sandy, many buildings with cooperative shareholders did not qualify for FEMA grants after their buildings were flooded, this included the state and federal Mitchell Lama Cooperative buildings.

A greater tragedy is that United States Veterans who served and sacrificed for their country do not qualify to obtain a home loan designed for Veterans if it's a cooperative apartment. Veterans who choose to live in buildings are treated differently from Veterans who choose to live in traditional homes. Therefore, changing the definition for veteran home loans to include cooperative apartments would be a sensible and equitable solution. Afterall, the veterans would still need to meet the criteria necessary for obtaining a loan.

The federal government should give all Veterans an opportunity to apply for the variety of programs that exist and should not shut the door to home loans because of the type of housing stock. Ultimately, this resolution is asking for the federal government to provide more opportunities, as well as living options for Veterans of the United States.

Thank you for your time and consideration.



**TESTIMONY BEFORE THE CITY COUNCIL COMMITTEES ON VETERANS AND
GENERAL WELFARE REGARDING THE CITY'S EFFORTS TO END VETERANS'
HOMELESSNESS**

April 4, 2019 1 P.M.

Good afternoon Chairwoman Ayala, Chairman Holden and to the honorable members of the committees. My name is Makedah Salmond and I am the Project Director of the City Bar Justice Center's Veterans Assistance Project. The City Bar Justice Center is the pro bono legal services affiliate of the New York City Bar. Benefiting roughly 25,000 New Yorkers in need each year, the City Bar Justice Center's mission is to increase access to justice for disadvantaged New Yorkers at or below the federal poverty line across a broad range of civil legal services by leveraging the volunteered time and expertise of New York City's legal community. The Veterans Assistance Project, which I oversee, provides services to veterans who have a claim or appeal before the U.S. Department of Veteran Affairs.

Veteran Homelessness and Inaccessibility to Shelters

To be sure, the subject of today's hearing identifies a real problem: the need to end veteran homelessness. Many veterans today struggle not only to afford the cost of living but with obtaining entrance and information regarding shelters. The procedures from intake to placement within shelters are severely strained. Individuals often endure multiple applications, intakes, and months until they are granted permanent shelter. During our organization's research, we discovered numerous obstacles that an individual simply seeking information to shelters may face, such as: 311 does not provide a phone number for the men's intake shelter¹, Google has the

¹ <https://portal.311.nyc.gov/article/?kanumber=KA-02501>. (All websites last visited on April 5, 2022.)



incorrect phone number for the Bellevue Intake Shelter², and many shelters are unable or unwilling to provide information when called for assistance.

Our organization has assisted numerous veterans who struggle to find housing and obtain entrance to shelters. In one particularly distressing case, a veteran and his seven-months-pregnant wife were denied shelter for **four months** until our organization stepped in to vindicate their rights. During this period, the couple was conditionally placed and forced to re-apply for housing every 10 days. The veteran, like many, was receiving less than \$40,000 per year (before taxes), cash assistance, and food stamps. Despite clear indication of need, the shelters denied their applications because the veteran was unable to properly establish his past housing. Further, an investigator declared that the couple was precluded from eligibility from housing due to a nearby relative. The investigator failed to understand that the nearby relative was disabled, renting a bedroom in an apartment and that the housing would not accommodate three adults and a newborn. Only upon obtaining counsel to assist with their applications and a Fair Hearing was the couple able to access permanent housing. If it had not been for the assistance of counsel, we fear that the veteran and his now newborn child and wife would still be enduring conditional placement.

A veteran seeking immediate access to shelter should not need to overcome such hurdles. These are the individuals whose shelter-needs require the most direct attention. Res 41 is admirable in its objectives but does not cater to veterans most in need of housing. In addition to Res 41, efforts should be focused on opening more veteran shelters, expanding the range of eligibility to shelters, adding more beds to current shelters, establishing veteran priority, and

²Bellevue Intake Shelter



creating better access to shelter information. We urge the Committees to: (1) allocate more funds to shelters, (2) increase access to information regarding shelters by streamlining the process, (3) update the intake process to make it more accessible, and (4) increase the amount of housing vouchers for rental units.

Increasing Veteran Homeownership with Res. 41

Res. 41 will provide meaningful benefits for some veterans, though all of us need to continue devising and implementing means to provide all veterans, especially those of limited income, with safe and affordable housing options. While the proposal creates a larger market of properties eligible for VA loans, it does not necessarily enlarge the pool of veterans eligible to capitalize on the benefit of such loans, nor should we forget that the pool of veterans in broad need of the most basic housing assistance – that is, finding *any* safe and affordable shelter – is enormous.

VA loan programs that allow a veteran to forgo a down payment in exchange for a funding fee can be impactful. But VA loans remain inaccessible to veterans especially of low to moderate income like those our project serves. Even with the modifications made by this proposal, the eligibility requirements and the costs of ownership are too high of a bar for many veterans. While the VA does not have a per se credit score requirement, the VA loans require a showing that a veteran has enough income remaining after one's mortgage and other financial obligations indicative of a low likelihood of default³. If Res. 41 is aimed at increasing veteran homeownership, more holistic programs need to accompany this change so that more veterans of

³ https://www.benefits.va.gov/warms/pam26_7.asp.



limited income have the resources to meet the lending requirements and financial advisory services support to help them determine whether homeownership is right for them.

Additionally, as mentioned, Res 41. seeks to include cooperative buildings into the VA home loans offer. As noted in the proposal, cooperatives are generally less expensive than condominiums. Since VA purchase mortgages do not require down payments, which are generally larger for cooperatives, on its face, this appears to be more attractive, cost effective and accessible. Notably, in Queens, where 27.9% of veterans in NYC reside, the average cost of a 1-3 family home according to the 2021 Q4 Elliman report was \$769,812 for a condominium and \$344,648 for a cooperative⁴. For a first time VA loan, without a down payment, the costs of ownership would consist of a \$17,706 funding fee for a cooperative and a \$7,927 funding fee for a condominium⁵. Additionally, using the Veterans United's rate, a veteran would pay \$5,041 per month for the average Queens condominium and \$2,257 for the average cooperative in Queens.

In Brooklyn, where 25.7% of veterans in NYC reside, the average cost of a 1-3 family home according to the 2021 Q4 Elliman report was \$1,182,410 for a condominium and \$784,451 for a cooperative⁶. For a first time VA loan, without a down payment, the costs of ownership of a cooperative would consist of a \$27,195 funding fee as well as monthly fees of \$7,743 using Veteran United's interest rates. Similarly, a cooperative's funding fee would be \$18,042 and the monthly fees would be \$5,137.

⁴ https://www.elliman.com/resources/sites/resources/commonresources/static%20pages/images/corporate-resources/q4_2021/queens-q4_2021.pdf; <https://www1.nyc.gov/assets/veterans/downloads/pdf/NYCveterandemographics.pdf>.

⁵ <https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/>.

⁶ <https://www1.nyc.gov/assets/veterans/downloads/pdf/NYCveterandemographics.pdf>; https://www.elliman.com/resources/sites/resources/commonresources/static%20pages/images/corporate-resources/q4_2021/brooklyn-q4_2021.pdf.



These values are to acknowledge that a VA loan creates an immense dent on the costs of a veteran's purchase. Further, to demonstrate that expanding VA loans to cooperatives would create more reasonably priced properties. However, more reasonably priced does not mean affordable to all veterans.

Moreover, a cooperative purchase is not always easy. Acquiring a cooperative apartment entails a lengthy board review process, ranging from six to eight weeks for board review⁷. Further, while a purchase conveys ownership, such ownership is not of the unit but rather of shares. Thus, the purchaser is considered a shareholder of the building and not an owner of their unit. Further, since a VA loan allows a veteran to forego their down payment, a board reviewing a veteran with a VA loan may not look favorably upon their application. Despite veterans being a protected class, boards are not required to disclose their reason for rejection. Additionally, ownership of a cooperative carries risks; cooperatives can be inflexible and do not allow subletting. Should a veteran begin to struggle financially, with such lengthy board review and sales procedures, a veteran and their assets will be tethered and held hostage by their apartment. Lastly, as shareholders are not owners, should a shareholder accrue any arrears, their shareholder status would likely face eviction.

For all of these reasons, it is worth considering what resources might be made available if the type of legislation supported by Res. 41 were to be enacted, to help veterans understand and successfully navigate a co-op approval process. Consideration of Res. 41 should include an analysis of the interplay between what a federal legislative proposal might make possible for more veterans, and the importance of having other safeguards, federal and local, in place as well

⁷ <https://hauseit.medium.com/how-long-to-close-on-a-co-op-apartment-nyc-f3c142ad4217>



so that prospective veteran co-op owners understand the nature of their rights and have as many protections as possible.

The potential upside of Res. 41 and any federal legislation expanding the range of homes in New York City that can be purchased by veterans via a VA loan, is also lessened by the fact that desirable features of a VA loan might actually be an impediment to certain home purchases in New York City. VA loans allow veterans to circumvent a purchase's more cumbersome down payment requirements by creating the funding fee alternative. The funding fee is much more affordable than a down payment and grants preliminary access to property ownership. The funding fee not only might look less desirable to a cooperative board reviewing an applicant but also does nothing to offset expenses a veteran buyer still will face in the form of monthly mortgage payments, homeowner's insurance, utilities and maintenance fees, and any common charges or HOA fees. These all become costly, especially when compared to the average earnings of a veteran in NYC. According to the 2021 NYC Veteran and Military Community Survey, 31% of veterans, 24% of active duty, reserves and national guard members, and 45% of the family members/caregivers of veterans or active servicemen have an annual income below \$40,000⁸. As mentioned above, the monthly rate of ownership using the Veterans United's 30-Year fixed VA purchase interest rate of 4.375% alone exceeds the average monthly income of a veteran, and if we add an additional cost of the average HOA fees for a 500 sq. ft. apartment for either a condominium or cooperative, these costs become insurmountable⁹. Therefore, even with

⁸ <https://www1.nyc.gov/assets/veterans/downloads/pdf/NYC-DVS-Survey-One-Page-Results-2021-12-15.pdf>

⁹ <https://www.veteransunited.com/va-loans/va-mortgage-rates/>; <https://millersamuel.com/charts/manhattan-hoa-monthly-cost-per-sq-ft-based-on-sales-during-each-quarter/>; \$2.27 per square foot for condominiums and \$2.97 for cooperatives per square foot.



a more inclusive list of VA loan eligible properties, such loans remain out of reach for most veterans.

Instead, renting or staying in homeless shelters appear to be more feasible alternatives for veterans. An average 1-bedroom rental costs \$3,882 per month in Manhattan, \$2,884 in Brooklyn, and \$2,697 in Queens¹⁰. These are significantly cheaper than owning a condominium or cooperative. Despite rental prices being cheaper, these costs still exceed HUD's enumerated list of affordable rents per income bracket¹¹. While the efforts to house veterans are admirable, Res. 41 does not address those in the greatest need. Res. 41 and any resulting federal legislation *may give some* veterans a boost in their attempt to purchase housing in New York City, but it will not get those veterans in greatest need off the streets. We urge you to give equal consideration to the realities and alternatives we have discussed here. Thank you for your time and consideration.

¹⁰ https://www.elliman.com/resources/siteresources/commonresources/static%20pages/images/corporate-resources/q1_2022/rental-02_2022.pdf

¹¹ <https://www1.nyc.gov/site/hpd/services-and-information/area-median-income.page>



Council of New York Cooperatives & Condominiums

TESTIMONY TO THE NEW YORK CITY COUNCIL

COMMITTEE ON VETERANS

April 4, 2022

Testimony in support of Res 0041-2022

The Council of New York Cooperatives & Condominiums is a membership organization of more than 2300 housing cooperatives and condominiums located throughout the five boroughs of New York City and beyond. More than 175,000 New York families make their homes in these buildings. Cooperatives are often the most affordable means of home ownership. They are self-contained communities, governed by volunteer boards elected by the co-op shareholders or members from among their neighbors to set policy and to oversee the operation of the building(s). Boards seek to do so in ways that provides and maintains quality housing at reasonable cost.

For over more than 20 years, CNYC has worked alongside the National Association of Housing Cooperatives (NAHC) to enable veterans to use their low interest loan guarantees for the purchase of homes in housing cooperatives. Congresswoman Carolyn Maloney has been a strong leader in this effort.

Current law and Veterans Administration procedures allow veterans to use their low interest loan guarantees for the purchase of free-standing houses or to purchase a unit in a condominium. However, this loan guarantee is not available to them for the purchase of shares or memberships in housing cooperatives. This is tremendously disappointing, especially here in New York City where so many attractive, middle class home ownership options exist in cooperative form. What better housing could there be for veterans than a cooperative, where members are expected to form a cohesive community and to focus on maintaining their homes in the safest and most affordable way?

We understand that policy makers in the Federal Government and the Veterans Administration may be unfamiliar with and wary of cooperative housing, since fully half of our nation's housing cooperatives are located in New York. However, New Yorkers have decades of experience with



Council of New York Cooperatives & Condominiums

this successful type of homeownership in which owners purchase shares in the entity that owns and operates the whole building and hold a Proprietary Lease or Occupancy Agreement that gives them exclusive use of one specific unit in that cooperative community.

It is most heartening that our City Council is putting forth this important resolution, encouraging Congress – at long last – to enable veterans to make their homes in housing cooperatives. We thank you for introducing this important resolution and urge its adoption by the City Council.

Thank you for this opportunity to express our strong support.

Mary Ann Rothman
Executive Director



Testimony of the

NATIONAL COALITION
for **HOMELESS VETERANS**

New York City Council Committees on Veterans and
General Welfare

“Joint Hearing to Examine the City’s Efforts to End Veteran
Homelessness”

April 4, 2022

Chairs Holden & Ayala, and Distinguished Councilmembers of the Veterans Committee, thank you for the opportunity to submit written testimony for today's oversight hearing.

On behalf of our Board of Directors and Members across the country, thank you for the opportunity to share the views of the National Coalition for Homeless Veterans (NCHV) with you. NCHV is the resource and technical assistance center for a national network of community-based service providers and local, state and federal agencies that provide emergency, transitional, and supportive housing, food, health services, job training and placement assistance, legal aid and case management support for thousands of homeless, at-risk, and formerly homeless veterans each year.

We are committed to working with our network and partners across the country to end homelessness among veterans. We thank you for your leadership and continuing efforts to focus on the needs of veterans experiencing or at-risk of homelessness.

Every veteran deserves safe and permanent housing, whether they are currently experiencing homelessness or are facing housing-cost burdens that put them at risk of homelessness. We must enhance and invest in efforts to ensure that homelessness is rare, brief, and nonrecurring, for veterans and all New Yorkers.

Housing affordability presents an incredible crisis that leaves many without options for safe and stable housing. The City must do more to make housing – not just shelter – available to veterans and other residents at the lowest income levels. Innovating with COVID-relief funding and thinking outside the box around prioritizing vacant permanent supportive housing stock, and any vacant city or state-owned property for use by veterans and organizations that can develop and operate housing for them are two strategies we encourage in order to increase access to housing.

These deep investments in affordable housing must be paired with solid implementation of housing-first oriented systems and housing-first interventions in order to see true success. It is NCHV's position that Housing First should never mean housing only. It is also NCHV's view that shelter and services alone will not solve this problem, though they do provide a critical crisis response tool.

There is a solid body of research pointing to the success of evidence-based Housing First interventions. New York City must commit to continued implementation of Housing First oriented systems to end veteran homelessness, and to implementing these programs well. Veterans have earned quick access to permanent housing, employment, services and any resources they request to attain housing stability. This requires communitywide partnership to create Housing First oriented systems incorporating a variety of housing interventions, including adequate transitional housing options in communities where these facilities fill gaps in services or where the housing crisis is so extreme that permanent housing placement takes longer than it should, or where veterans actively choose therapeutic and treatment-oriented environments. We need to recognize that successful implementation of a Housing First model also includes access to physical and mental health care, including wraparound services like benefits assistance and employment and training services to ensure that a placement is indeed sustainable. The needs of veterans must come first in designing

our approach to meeting their needs and we encourage the Council to identify meaningful ways to incorporate their insights and inputs into your work to address veteran homelessness.

Programs serving veterans experiencing homelessness must focus on racial and other types of equity to ensure we are not leaving people behind. Black veterans comprise 33 percent of the population of veterans experiencing homelessness, but only 12 percent of the veteran population. American Indian and Alaska Native veterans are at high risk as well. Among VHA users, transgender veterans are three times more likely to experience homelessness than non-transgender veterans. The recent passage of the Deborah Sampson Act improved care for women veterans, but we cannot stop there. Women veterans are the fastest growing sub-population of veterans experiencing homelessness. Aging veterans and rural veteran populations have become an increasingly important intersection in the discussion of improving services, access and information dissemination for some of the most remote and inaccessible veterans.

As the City evaluates its response to veteran homelessness, it is imperative that local partners be held accountable for understanding and prioritizing equitable treatment of, and outcomes for, veterans exiting homelessness. Also critical, based on a look at national data, is understanding how to combat inequities in homeless adjacent systems that contribute to the inequities we see within the inflow population of veterans experiencing homelessness.

There are many issues that veterans get wrapped up in that are not unique to veterans whether they are challenges accessing identification, food insecurity, or struggles to access the system. We encourage you to examine all aspects of the City's social safety net, from the lens of a person experiencing homelessness, to better understand and address needless bureaucratic barriers that can prevent and or delay access to crucial supports.

A significant issue that applies to all who experience homelessness are the City's increasing propensity to utilize police forces to dismantle homeless encampments and criminalize homelessness. These sweeps are harmful to those experiencing homelessness, destroying what little property and dignity they have, while potentially giving them a criminal record that makes it harder for them to access permanent housing later in life. These sweeps also destroy their trust in the system, making it harder sometimes for outreach workers to engage, and elevating their risk of contracting COVID-19. As a part of the National Coalition for Housing Justice, NCHV jointly released a longer [statement](#) on this issue in particular that we direct you toward. The City must redirect its approach from the current, unconscionable status quo, to one that respects the dignity of veterans and civilians experiencing homelessness.

Thank you for your interest in addressing veteran homelessness. We, and our members in New York and the surrounding boroughs, look forward to partnering with you to address this issue.

Testimony by the New York Legal Assistance Group

Oversight - Update on the City's Efforts to End Veterans' Homelessness

Before the New York City Council Committees on Veterans and General Welfare

April 4, 2022

Chairs Holden and Ayala, Council Members, and staff, good morning and thank you for the opportunity to speak to the Committees on Veterans and General Welfare on veteran homelessness in New York City. My name is Deborah Berkman, and I am the Coordinating Attorney of the Shelter Advocacy Initiative at the New York Legal Assistance Group (NYLAG).

NYLAG uses the power of the law to help New Yorkers experiencing poverty or in crisis combat economic, racial, and social injustices. We address emerging and urgent needs with comprehensive, free civil legal services, financial empowerment, impact litigation, policy advocacy, and community partnerships. We aim to disrupt systemic racism by serving clients, whose legal and financial crises are often rooted in racial inequality.

The Shelter Advocacy Initiative at NYLAG provides legal services and advocacy to low-income people in and trying to access the shelter system. We work to ensure that every New Yorker has a safe place to sleep by offering legal advice and representation throughout each step of the shelter application process. We also assist and advocate for clients who are already in shelter as they navigate the transfer process, seek adequate facility conditions and resources for their needs, and we offer representation at fair hearings.

NYLAG also has a specifically veteran-focused practice (the Veterans Practice), a community-based veterans program, funded by the City Council's Legal Services for Veterans

Initiative and Discharge Upgrade Legal Assistance Services grant. The Veterans Practice provides comprehensive services to veterans and their families, regardless of discharge status, with the aim of increasing eligibility and access to the numerous federal and state benefits available to the veteran community. Over the past two years, which have been especially devastating for the veteran community we serve, the ability to maximize resources has never been more important.

Many of our clients experiencing homelessness are veterans of the armed forces and have had particular barriers accessing Department of Homeless Services (DHS) shelter. Based on my experiences working with them, I appreciate the opportunity to offer the following comments.

- a. DHS' Shelter System is Often Inaccessible to Veterans Suffering from Post-Traumatic Stress Disorder (PTSD)

Many of NYLAG's veteran clients suffer from PTSD resulting from their time in the military, which is consistent with published statistics. The U.S. Department of Veterans Affairs approximates that 11-20% of veterans who served in Operations Iraqi Freedom and Enduring Freedom have PTSD in a given year, 12% of Gulf War Veterans have PTSD in a given year, and 30% of Vietnam Veterans have had PTSD in their lifetime. In addition, 23 out of 100 women (or 23%) reported military sexual trauma while serving, which often results in PTSD.¹

Veterans with a PTSD diagnosis are 11 times more likely to have a less than honorable discharge,² and individuals who reported military sexual trauma in-service are 35%

¹ https://www.ptsd.va.gov/understand/common/common_veterans.asp

² Psychiatric Diagnoses and Punishment for Misconduct: the Effects of PTSD in Combat-Deployed Marines. BMC Psychiatry, 10(88).

more likely to have a less than honorable discharge and these statistics only capture a small proportion of affected veterans because studies show that less than 20% of survivors report their military sexual trauma.³ Veterans who have a less than honorable discharge are seven times more likely to have housing insecurity, making them more likely to need temporary shelter. Unfortunately, most of my clients with PTSD are simply not able to navigate the DHS' shelter system to access the shelter they need.

b. DHS' Intake Process Prevents Veterans with PTSD from Accessing Shelter

Many of my clients experiencing PTSD cannot access shelter because they cannot navigate DHS' shelter intake process. DHS' intake process can take up to two days, with most of that time spent waiting in crowded waiting rooms. Clients are told if they leave even briefly at any point between the multiple appointments required for intake, they will need to restart the process from the beginning. Often clients are not fed and are thus not able to take essential medications that need to be taken with a meal. Clients report that staff at intake centers are verbally aggressive and demeaning towards shelter applicants. Clients with disabilities are often not accommodated, particularly those with mental health disabilities. Many of my clients report that DHS police at intake centers are physically aggressive. As a result, I have met with veteran clients experiencing street homelessness who were willing to go into shelter but could not get through the intake process.

One such client, Mr. T., was a veteran who suffered extreme PTSD from his time in combat. Mr. T.'s PTSD was triggered by being in tight spaces and in crowded environments. He and his partner were discovered sleeping outside in Manhattan and were brought by a

³ Veterans Legal Clinic, Legal Services at Harvard Law School, *Underserved: How the VA Wrongfully Excludes Veterans with Bad Paper* (2016), available at <https://bit.ly/underserved-vlc>.

homeless outreach team to a DHS intake center. While in the crowded intake center, Mr. T. began to experience flashbacks and extreme anxiety, leading him to react by raising his voice. DHS staff would not allow the homeless outreach worker to de-escalate the situation. In the subsequent escalation, a DHS police officer punched Mr. T in the face even though he had not shown any physical aggression. Mr. T. then fled the intake center and he and his partner returned to sleeping on the street.

The outreach worker that had brought Mr. T. and his partner to the intake center witnessed the altercation with DHS police and called me to report the incident. This outreach worker asked if I could assist Mr. T. and his partner find shelter without the having to go through intake. After significant advocacy from NYLAG, Mr. T. and his partner were permitted to bypass the intake process and come inside. Without a lawyer's help, this combat veteran may still be forced to sleep outside.

DHS must amend its intake process so that it is accessible to veterans with mental illness. To that end, all intake staff should be trained in trauma-informed practices and de-escalation. Clients who self-identify as having disabilities should be awarded immediate provisional accommodations (even without medical documentation) so that they can get through the intake process. Veterans who have served our country deserve nothing less.

c. DHS' Congregate Shelters Are Barriers to Veterans with PTSD to Coming Inside

Many of my veteran clients who identify as having PTSD are afraid to sleep in a room with multiple other people. Unfortunately, most of the DHS single adult shelters consist of congregate shelters which can have up to 100 people in a single dorm or room. Several of my veteran clients experiencing street homelessness have attempted to stay in DHS' congregate single adult shelters have not been able to remain there because they could not sleep in a

room with so many people. Moreover, most of my clients who have stayed in congregate shelter have either experienced or witnessed assault and trauma while there, which is particularly difficult for veterans with PTSD. Quite simply, they are too scared to go back and, as a result, these clients turn to sleeping outside. DHS must expand its inventory of single and double rooms to meet the mental health needs of veterans with PTSD before they are forced into street homelessness.

d. DHS Must Expand Safe-Haven/Stabilization Capacity

My most vulnerable veteran clients are those who are experiencing street homelessness, almost all of whom are suffering from PTSD. The vast majority of those clients wanted to come inside, but because of their PTSD, could not reside in congregate shelter and had no option other than sleeping outside or on the subway. While sleeping outside, these clients are subject to numerous dangers, greatly exacerbating any existing physical and mental health conditions. This is especially true for veteran clients with PTSD who are also unable to access VA healthcare due to a less than honorable discharge.

Most of these veterans would come inside if they were offered a safe-haven or stabilization placement. Safe-haven and stabilization beds make up DHS' low-threshold shelter system and provide private and semi-private rooms that has fewer rules and regulations than the single adult shelter system. Due to a lack of capacity, DHS has created a complicated eligibility structure for safe-haven or stabilization placements mandating that, to be eligible, people who are experiencing street homelessness must be spotted by the same outreach team in the same spot five times. After meeting this requirement, the person experiencing homelessness is added to a waitlist for a stabilization or safe-haven placement to become available. My clients describe this as being an impossible feat, and veterans are not prioritized for safe-haven or stabilization placement.

I met one of my veteran clients experiencing street homelessness, Mr. M., when he had been sleeping outside for about five years. Mr. M. was a veteran of the U.S. Armed Forces, and his time serving left him with several disabilities including PTSD, anxiety and depression. When Mr. M. encountered large groups of people, he experienced panic attacks and thus could not reside in a congregate setting. He did try to stay in a single adult congregate shelter at one point and was able to stay inside for two nights because the conditions triggered his PTSD. During his five years outside, Mr. M. had encountered street outreach on many occasions, but he was never offered a placement in a single or double room; the only type of placement that would accommodate his needs. This is likely because there is a limited number of safe-haven beds and veterans are not prioritized for those beds. After meeting with NYLAG, we were able to advocate with DHS to provide Mr. M. a coveted safe-haven placement, and now Mr. M. is on his way to permanent housing. Without NYLAG's intervention, Mr. M. may still be outside today.

In order to prevent veterans with PTSD from having to experience street homelessness, DHS must significantly increase safe-haven and stabilization bed capacity.

e. Family Shelter Eligibility Procedures are A Barrier to Homeless Veterans with Children

The application process for family shelter is extremely onerous and prevents veterans with children from being found eligible for shelter. Families must provide a complete history of all the places they have lived for the last one to two years, as well as a third-party contacts to verify that the family actually lived in those locations. If the verification contacts provided do not answer the phone, or DHS cannot speak with them within 10 days, then the client is found ineligible for shelter for "not cooperating" with the investigation. A family may also be found ineligible if DHS determines that a past address where the family had stayed has

enough room to house the applicant even if the primary tenant at the address will not in fact allow the applicant family to return. This onerous eligibility process prevents veterans with children from being found eligible for shelter.

For instance, one of my clients, Mr. W., was a veteran of the U.S. Armed Forces with a wife and two small children who found themselves without a place to live after a number of crises. They applied for DHS family shelter but were found ineligible because they purportedly had available housing at a family member's home. However, that family member had never allowed Mr. W. to stay there (when the rest of his family stayed there, Mr. W. slept outside the house on the street) and would not allow any member of the family back into her home. Mr. W. and his wife repeatedly produced documentation from the family member stating that the family was not permitted to live with her. Despite this, Mr. W. and his family were found ineligible for shelter. As a result, the family was forced stay in a different location nearly every night, including several nights on the street, which was extremely traumatic for his two young children.⁴ The situation became so dire that a supervisor from the VA went to the DHS intake office on behalf of Mr. W. and his family to advocate that they be provided shelter. DHS personnel told the supervisor that the family would be given an emergency placement, and then, upon the supervisor's departure from the premises, Mr. W. and his family were instead turned away. Luckily, Mr. W. and his family found NYLAG, and we were able to advocate for Mr. W. and his family to be found eligible for family shelter so that they could come inside. Without our intervention, this veteran and his family would have

⁴ Prior to COVID-19, when families were found ineligible for shelter for purportedly having an available housing option, even if the family was not actually allowed to live there, that family was not given an emergency placement. Currently, when a family who applied for shelter is found ineligible for any reason, they are allowed to re-apply from within a temporary shelter so families do not currently have to sleep outside. However, even when a family is permitted to re-apply from within shelter, they still experience significant harm from repeatedly being found ineligible.

continued to be out on the street. Veterans and their families experiencing homelessness deserve better. Reforming the eligibility process for families experiencing homelessness would prevent veterans with families from having to go through this trauma.

We thank the Committees on Veterans and General Welfare for the work you have done to facilitate services for vulnerable New York veterans, and for taking this opportunity to continue to improve the conditions for our clients. We hope we can be a resource for you going forward.

Respectfully submitted,

New York Legal Assistance Group



Testimony before the New York City Council
Committee on Veterans
April 4, 2022

Barbara Hughes, Executive Director, City Beet Kitchens
Project Renewal

Project Renewal's mission is to end the cycle of homelessness by empowering individuals and families to renew their lives with health, homes, and jobs.

www.projectrenewal.org

My name is Barbara Hughes, and I am the Executive Director of City Beet Kitchens at Project Renewal, a New York City homeless services nonprofit agency.

For more than 54 years, Project Renewal has empowered individuals and families who are experiencing homelessness to renew their lives. Each year Project Renewal serves nearly 15,000 New Yorkers—including hundreds of veterans—through our wrap-around services focused on health, homes and jobs.

We are grateful to Speaker Adams, Chair Holden, and the City Council for their dedication to veterans. The City Council has generously supported Project Renewal's homeless prevention services for veterans—support that has been crucial for us to help veterans across all of our programs.

Like for many homeless services providers, the COVID-19 pandemic has posed immense challenges for Project Renewal. The pandemic has exposed and exacerbated many of the root causes of homelessness, including racial inequity and generational poverty, we have seen an increased demand for our services.

In this testimony, I would like to give you an overview of how Project Renewal's dedicated staff have worked to meet the complex needs of our clients and, in particular, the veterans we serve. I will also share more about workforce development for veterans, especially within our Culinary Arts Training Program (CATP).

In FY2021, we provided healthcare to 148 veterans through our four clinics located within our shelters, as well as via our three mobile healthcare vans. Project Renewal delivers primary care, psychiatry, dental care, gender-affirming care, women's health services, behavioral health services, and drug user treatment services to nearly 11,000 homeless individuals annually. At the onset of COVID-19, we significantly grew our telehealth capacity, which now includes more than 20 providers available for mental health services.

Our fleet of mobile medical vans was also particularly responsive to COVID-19 and has remained popular with our veteran clientele. Veterans attend more appointments per person, meaning they come back for more services, compared to non-veterans. The vans deliver critical healthcare to New York City's most underserved patients. They assisted with COVID-19 testing at the height of the pandemic, and helped us ensure vulnerable New Yorkers had access to vaccination.

Among our housing programs, we welcomed 23 veterans into emergency shelters in FY2021. We ensured 65 additional veterans were safely housed within Project Renewal and benefitting from enhanced services, including occupational therapy, hot meal delivery, and tele-psychiatry to combat stress, anxiety, and other negative impacts of the pandemic. 86% of veterans admitted to Project Renewal supportive housing successfully maintain their housing for at least one year.

Our employment services have continued to be critical in helping veterans get back on their feet. Our vocational training, job placement, and job retention assistance help individuals who face significant barriers to employment, including histories of substance use disorder, homelessness, justice involvement, and mental illness. In FY2021, 32 veterans enrolled in our culinary and homeless services sector-based training programs, which have placed over 80% of graduates into jobs over the past five years.

Through Project Renewal's Culinary Arts Training Program (CATP) in particular offers six months of classroom and internship training in the food service industry to low-income and formerly homeless adults, including veterans. Students learn basic cooking theory and food preparation in our teaching kitchen, and upon graduation, we help students to find jobs in the food service industry. We hire many CATP graduates at City Beet Kitchens, Project Renewal's social enterprise catering company.

Project Renewal is proud to serve those who have bravely served our country and sincerely appreciate the Council's consideration of increased support so that we may build upon these efforts at a time when our veterans need us most.

We strongly support the Department of Veterans' Services and value our role as a partner in its mission. We look forward to working more with the department and welcome suggestions for greater partnership in the future.

Thank you for this opportunity to testify.



Testimony before the New York City Council
Committee on Veterans
April 4, 2022

Richard Ralph, Training and Quality Control Manager, City Beet Kitchens
Project Renewal

Project Renewal's mission is to end the cycle of homelessness by empowering individuals and families to renew their lives with health, homes, and jobs.

www.projectrenewal.org

My name is Richard Ralph. I am the Training and Quality Control Manager at the nonprofit Project Renewal's social enterprise catering company, City Beet Kitchens.

For more than 54 years, Project Renewal has empowered individuals and families who are experiencing homelessness to renew their lives. Each year Project Renewal serves thousands of New Yorkers—including hundreds of veterans like me—through wrap-around services focused on health, homes and jobs.

Thank you to Speaker Adams, Chair Holden, and the City Council for their dedication to veterans and for the opportunity to submit testimony. This support personally made a big difference in my life.

I worked hard to get to where I am today, and my journey has not always been easy. I am proud to have served our country in the Marine Corps from 2001 to 2005, and the Army National Guard from 2006 to 2013. I was deployed to Afghanistan, serving overseas in 2012.

When I finished my term of service, I had a hard time readjusting to civilian life, and unfortunately I was incarcerated for five years. Upon my release, I was eager to renew my life, and that's when I found Project Renewal.

In 2018, I enrolled in Project Renewal's Culinary Arts Training Program (CATP). CATP trains New Yorkers who face challenges to securing employment, like histories of justice involvement, for careers in the culinary field.

Upon completing the program, the Project Renewal team was impressed by my hard work and dedication, and I was hired as a Junior Cook at its catering company, City Beet Kitchens. I have been promoted twice, and now I work as the Training and Quality Control Manager.

I oversee the service we allocate to contracts with other homeless shelters to provide food for their residents; assess food quality; address discrepancies; and take feedback to figure out how we can improve. In this job, I have been able to apply the skills I learned during my time of service, including discipline, adaptability, critical thinking, working with a team toward a common goal, and more.

I enjoy the feeling of giving back by providing quality food to shelter residents and other New Yorkers in need, and I love the positivity of the mission of Project Renewal. After serving my country, it is a good feeling to know I am still giving back in my career today.

Project Renewal helped brighten up a dark part of my life after incarceration by helping me get back to work. Every veteran should have these kinds of opportunities if they fall on hard times. I hope the New York City Council will continue to provide funding to Project Renewal's programs that support veterans, so that more people can find hope, like I did.

Thank you for this opportunity to testify.



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TESTIMONY SUBMITTED TO THE NEW YORK CITY COUNCIL

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Joint hearing of the City Council Veterans and General Welfare Committees

Amelia Wright Brewer

Vice Chair

Update on the City's Efforts to End Veterans' Homelessness

Jacquie Holmes

Secretary

Edward Hubbard

Treasurer

April 4, 2022

Members

Since 1978, Services for the Underserved (S:US) has been providing services for people in and around New York City whose lives have been unsettled by circumstances beyond their control.

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Erin Felker Bond, Esq.

Earl D. Brown

Chris Cheney

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Art Edwards

Peter Friedland

Lawrence Hamdan

Joshua D. Liston, Esq.

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Linda Nguyen

Our Mission is to drive scalable solutions to transform the lives of people with disabilities, people in poverty and people facing homelessness: solutions that contribute to righting societal imbalances. Our uniqueness lies in our ability to take what we learn on the ground and use it to change systems and impact policy. By delivering high quality services that address the complex circumstances of each person, we help transform lives, improve neighborhoods and boost future generations.

Maria Isabelle Palacios-Hardy

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Carolyn P. Powell

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Deborah Wolfe, Esq.

Andrew Zimmern

S:US is a non-profit leader in housing and supportive services for low-income New Yorkers living with disabilities. We are proud to use our expertise to deliver high-quality, trauma-informed supports to our nation's veterans.

Affiliate Members

One of our agency's largest programs for veterans is funded by the U.S. Department of Veterans Affairs - Supportive Services for Veteran Families (SSVF). The SSVF program aims to improve very low-income veteran families' housing stability by providing outreach, case management and other core services that empower program participants to meet their housing stability goals. We tailor our services utilizing a "Housing First" approach to assist eligible, homeless veteran households with identifying and transitioning into permanent housing.

Michelle Ballan, Ph.D.

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Sandra Thomas

SSVF's Rapid Re-Housing and Homeless Prevention support is the only VA homeless program that serves the entire veteran family. Case management, housing counseling, apartment search, placement and retention assistance all follow a progressive engagement model. Participant households create individualized Housing Stability Plans (HSPs) with the program staff; those plans are meant to address families' immediate housing crises, set realistic goals for addressing barriers to housing stability, and to support long-term sustainability. Through this program, S:US is also able to help eligible veteran families across our community whom would become literally homeless "but for" SSVF intervention. New services under this project include an Extended Shallow Subsidy, enhanced legal aid, and healthcare navigation to connect households to needed services that support their long-term housing goals.

Chief Executive Officer

Jorge Petit, MD

OPPORTUNITY FOR ALL

S:US recognizes that employment is key to empowering low-income veterans' rise out of poverty. Our Veterans Employment Services support over 100 veterans each year. This program provides training, placement, and on-the-job support, emphasizing finding employment solutions for veterans of every service era, recently returning service members, and those interested in training and new careers. Our primary referral sources include local colleges and universities, VA Medical Centers, the NYC Department of Social Services, the NYC Department of Veterans

Services, as well as partner Veterans Service Organizations, community-based organizations serving veterans, and other human services providers.

We would like to thank the City Council for its ongoing support of the NYC Department of Veterans Services (DVS) – a key partner in the effort to end homelessness among veterans in our city.

S:US calls for continued NYC investment in DVS, and expanding the housing placement and peer support resources of this agency to bolster its capabilities across our increasingly expensive rental market.

The NYC Department of Veterans Services HUD VASH Continuum program has been a lifeline to permanent housing for many veterans who historically do not qualify for Federal VHA services. DVS staff have been strong partners across our Continuum of Care through this project, where they actively participate in community case conferencing and barrier busting to support homeless veterans' access to permanent housing.

S:US' programs partner closely with numerous other City agencies to identify, engage and serve homeless and at-risk veterans across the five boroughs.

Another department which embraces a collaborative approach to the mission of ending veteran homelessness is the Adult Families, Veterans and Special Services department of the DSS/DHS DIVISION OF ADULT SERVICES. We strongly encourage the City Council to support expanding these services to prioritize access for all homeless veterans to emergency resources and housing aid.

Local housing authorities including NYCHA and HPD have also been critical for housing homeless veterans. Leadership at both agencies streamline access to housing subsidies, unit inspections and landlord supports to ensure that veterans' homeless stays are rare, brief and non-recurring.

S:US asks the City Council to support our Outreach Priorities for veterans in New York City:

- Identify all women and families with children who served in the United States Armed Forces in the NYC Homeless system.
- Support access to SSVF, DVS and other core services to unsheltered & street-homeless veterans as soon as they are identified.
- Bolster access to services for low-income families in the NYCDOE system – help ensure military and veteran families who are facing eviction and homelessness are connected with our existing prevention resources -Homebase, SSVF, DVS and legal aid.
- Enhance resources and peer support for LGBTQ+ veterans, many of whom have faced resistance and barriers to housing and care in the past.

The City should continue to support DSS Homebase prevention aid. A policy focused on stopping evictions and delivering long-term housing subsidies such as EHV and CityFHEPS to very low-income households to ensure that can afford their rent and never experience the trauma of homelessness, not only works, but makes good fiscal sense.

S:US also supports the continuation of Veterans Aftercare supports. These case management and follow-up services are essential housing retention resources for formerly homeless veterans.

We ask that the City Council recognize the importance of meaningful employment as a core component to veterans' recovery and to support their access to career opportunities within City agencies. Veterans' resilience and resourcefulness make them uniquely suited for successful careers in NYC government.

Lastly, the continued shortages of safe, affordable permanent housing remain a primary barrier to reducing and effectively ending veteran homelessness in NYC. Veterans' preference and financial incentives for landlords to house homeless veterans is needed in all NYC low-income and market rate housing units. We ask the City Council to continue to support policies that prioritize homeless veterans for all housing in the city and to consider further support for set-aside units for homeless veterans across our system.

S:US remains a strong partner in the Citywide efforts to end homelessness among veterans. We are confident that with the continued support of our key government partners, the commitment of our City Council and the leadership of the Adams Administration that New York City will continue to deliver excellent supports to veterans in need. Collectively we will ensure that any veteran experiencing homelessness will be able to find and keep a home that meets their needs, preferences and long-term housing stability goals.

From: **Towaki Komatsu** towaki_komatsu@yahoo.com

Subject: Re: OTDA fair hearing 8227101K

Date: April 7, 2022 at 9:46 AM

To: Marks, Nigel A (OTDA) Nigel.Marks@otda.ny.gov

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Mr. Marks,

Does OTDA have written transcript of fair hearings that it conducts, especially those that it conducted between HRA and I?

Personnel of HRA testified on 4/5/22 during a public hearing that the New York City Council's committees on General Welfare and Veterans conducted remotely that was recorded on video that is available at <https://councilnyc.viebit.com/player.php?hash=573MQ04rc8IF>.

At the elapsed time of 1 hour, 13 minutes, and 9 seconds in that video, New York City Councilwoman Diana Ayala asked HRA's personnel who testified in that hearing to explain what HRA's definition of "permanent housing" is.

Between the elapsed times of **a)** 1 hour, 13 minutes, and 32 seconds and **b)** 1 hour, 14 minutes, and 27 seconds

At the elapsed time of 1 hour, 14 minutes, and 16 seconds, Iris Rodriguez of HRA explicitly stated the following about Ms. Ayala's question:

"When we say being placed in "permanent housing", it is someone that will have an actual lease whether it be a lease for an apartment or a room, but they have to have a lease in order for us to use a subsidy."

I previously informed you about the fact that OTDA's administrative law judge for my 4/11/17 OTDA fair hearing told me while OTDA recorded that hearing on audio that he was then looking at a copy of the apartment lease agreement that I signed on 2/16/16 with Lisa Lombardi of Urban Pathways, Inc. as that judge explicitly told me then that what she was then looking at confirmed that the lease that I signed on 2/16/16 was for apartment 4C in the building in which I reside. Both OTDA and I have that audio recording. What I just discussed confirms that HRA and OTDA committed fraud against me throughout my OTDA fair hearings against HRA about storage unit rental expense matters as OTDA did so by illegally condoning the fact that HRA fraudulently claimed that I was residing in "permanent housing" in spite of the fact that the illegal bait-and-switch that HRA and Urban Pathways, Inc. committed against me concerning the lease I signed on 2/16/16 made that impossible.

On a related note, *Rojas-Reyes v. I.N.S.*, 235 F.3d 115, 126 (2d Cir. 2000) is controlling law about government and equitable estoppel and states the following:

"The doctrine of equitable estoppel is not available against the government `except in the most serious of circumstances,' *United States v. RePass*, 688 F.2d 154, 158 (2d Cir.1982), and is applied `with the utmost caution and restraint,' *Estate of Carberry v. Commissioner of Internal Revenue*, 933 F.2d 1124, 1127 (2d Cir.1991)." *Drozd v. INS*, 155 F.3d 81, 90 (2d Cir.1998). Specifically, estoppel will only be applied upon a showing of "affirmative misconduct" by the government."

In short, the preceding information is further new and relevant facts and matters of law that demand immediate restoration and reversal of OTDA's fair hearing decisions between HRA and I about storage matters to be entirely in my favor

about storage matters to be entirely in my favor.

From,

Towaki Komatsu