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PATHWAYS TO HOUSING STABILITY: VETERAN IMPACT STORIES

A snapshot of veteran-focused housing and financial stability efforts led by NeighborWorks network organizations



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NEIGHBORWORKS MOUNTAIN COUNTRY HOMES SOLUTIONS OREM, UTAH

For Charlie*, a veteran in his late 70s and his wife, Maria*, who is in her 80s, their goal was simple: remain in the home they had built their lives around. The couple had accumulated substantial equity in their home but were still carrying a mortgage into retirement. Like many older homeowners living on fixed incomes, the monthly payment competed with other expenses at a time when preserving retirement savings had become increasingly important.

Through NeighborWorks Mountain Country Home Solutions, the couple received Home Equity Conversion Mortgage counseling to better understand their options. The counselor showed them how the equity they had spent years building could support their goal of aging in place. For example, eliminating their mortgage could free about $600 each month. That breathing room could help them better preserve their retirement income and make remaining in their home more financially sustainable.

Veterans who engage with NeighborWorks Mountain Country Home Solutions often find them the same way as other clients. They're often not looking for veteran-specific services. Rather, they come in need of a housing concern like help with their mortgage, rent, or utilities. NeighborWorks Mountain Country Home Solutions provides financial counseling and affordable housing services to approximately 200 families each year, including veterans whose needs range from housing assistance to reverse mortgage counseling.

For older veterans, housing stability is not always about finding a new place to live. Sometimes, it means finding a way to remain safely and sustainably in the place that is already home.

**Name changed to protect client privacy.*

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WYOMING HOUSING NETWORK
CASPER, WYOMING

Wyoming Housing Network works with veterans who use HUD-VASH, a federal program that combines rental assistance with supportive services for veterans. But even with the vouchers in hand, sometimes veterans with disabilities struggle to find housing that meets their accessibility needs. That challenge is notable in a vastly rural state where more than 40,000 veterans, nearly 1 in 11 Wyoming adults, reside.

The veteran community is leaning in and working closely with Wyoming Housing Network to close the gap.

At Hawk's Point, a Wyoming Housing Network community where several veterans with VASH vouchers already live, residents recently participated in a listening session about a potential future development. Their feedback will help the nonprofit housing organization create housing units with design elements that will help keep veterans stably housed.

That means traditional accessibility aids and supports for veterans with mobility limitations but also ones for needs that are less visible, such as soundproofing and insulation which can make a home more livable for someone with post-traumatic stress disorder. A ground floor, exterior-accessible door can make daily life easier for a resident with limited mobility or a service animal. And housing designed motion-activated lights and contrasting or distinctively colored doors, can better support aging veterans experiencing cognitive decline.

Looking toward the future, Wyoming Housing Network Executive Director Melissa Noah hopes eventually to develop dedicated accessible housing that also includes space for veteran service providers, bringing housing and support together under one roof.

NEIGHBORHOOD PARTNERSHIP HOUSING SERVICES
RANCHO CUCAMONGA, CALIFORNIA

For one woman veteran working with Neighborhood Partnership Housing Services, the year-long journey to homeownership nearly complete.

Michelle* came to Neighborhood Partnership Housing Services from Section 8 housing with the goal of purchasing a home of her own. Post-traumatic stress disorder and attention deficit hyperactivity disorder make communication difficult for her, and building trust with Neighborhood Partnership Housing Services staff took time. But she kept working toward her goal, and her housing counselor at Neighborhood Partnership Housing Services stayed by her side the whole way. Now, as Michelle nears the end of the homebuying process, the organization is helping her secure the downpayment she needs to take the final step toward becoming a homeowner.

Michelle's story reflects the kind of security Neighborhood Partnership Housing Services wants more veterans to experience. The organization provides homebuyer education and counseling and connects veterans with resources that can help them purchase or preserve their homes. Recently, the organization held a first-time homebuyer class marketed to service members and veterans that live in Hesperia, California. Nearly 3,000 veterans live in the community, where the median value of an owner-occupied home has reached $409,000.

Neighborhood Partnership Housing Services also works with veterans at the other end of homeownership. Over the past year, the organization has seen an increase in veterans seeking foreclosure assistance, many of them older adults whose income changed after they could no longer work. The possibility of losing a home can bring tremendous stress, particularly for veterans without strong family support.

While there are still steps ahead before Michelle has the keys to a home of her own, for a veteran who began this process in Section 8 housing, reaching this point is meaningful progress.

"She's done her side of the work," her housing counselor said. "And now she'll be a homeowner."

**Name changed to protect client privacy.*

CHICANOS POR LA CAUSA
PHOENIX, ARIZONA

When Frank*, an Army veteran, was released from incarceration he had no home to return to. He found himself couch surfing, struggling financially and disconnected from the veteran community. Thoughts of suicide began to crowd out the others.

A referral from the local Veterans Administration office connected him with Chicanos Por La Causa, where support extended well beyond finding a place to live. Through case management and peer support, he began rebuilding connections and addressing the barriers standing between him and stability. Equine therapy became part of that process. Chicanos Por La Causa also helped him navigate the VA system and obtain disability compensation. Eventually, he secured stable housing and found part-time employment.

He also reconnected with the veteran community.

Frank's journey illustrates something Chicanos Por La Causa staff see frequently among the veterans they serve: leaving military service can bring about a profound sense of lost identity, community, and purpose. Housing provides a foundation, but long-term stability requires robust social support as well, especially for older adults.

That is one reason Chicanos Por La Causa intentionally employs veterans. Through their shared military experience the organization is better able to build trust with veterans who may be reluctant to ask for help. Chicanos Por La Causa also creates opportunities for connection through twice-monthly veteran coffee gatherings, where veterans can spend time with one another while connecting with community resources and mental health providers.

It is through this intentional and dedicated engagement that Chicanos Por La Causa has helped veterans gain safe and stable housing, improve their mental health, and strengthen bonds and relationships that add meaning and joy to their lives.

**Name changed to protect client privacy.*