

Housing Insecurity Brainstorming Meeting:
1/31/25, 1-2pm

Participants:

Amanda Ertman	Autumn Hartpence	Frank Lombard	Kevin Brooks
Dave Schneider	Ann Annis	Dean Sienko	Parker Brisbee
Kathleen Oberst	Ariel Hawthorne		

- F. Lombard – UPVCAT and UPCAP and partners are tackling housing issues through different avenues. Senior and low-income housing is managed by UPCAP. Experiencing some policy issues in areas of voucher sponsors (HUD vs. MSHDA eligibility), landlord willingness to participate with voucher programs (facility standards/inspections, bias toward recipients of certain voucher programs) and availability of rentals (zoning). Programs are moving individuals into motels for months at a time because the rental pool is decreasing. Housing expenses are high and programs run out of funds. Operational issues also impact funding through delays in processing agreements and instability of funds. Programs are also available to support families and a variety of housing related expenses can be covered depending on the program, ex. landlord incentives, security deposits, moving expenses, and food.
 - Need creative/innovative solutions to fill gaps, organizational processes can cause problems in securing and passing out funds
 - Encourage diversification of funding sources, holistic vision to address housing gaps (additional sources of funding that are not as restrictive or can be put together), UP considering a veteran assistance fund that could be used as supplement or secondary sources.
 - Issues of affordable housing also in locations having increased employment opportunities. Community located nearby the naval ship builds does not have affordable housing.
 - Lack of permanent supportive housing in addition to basic shelter. Supportive housing generally comes with case management or available case managers; some are offered on-site. Barriers observed include case managers are often overworked. Thus, they tend to focus on immediate shelter needs and don't have capacity to address contributing factors such as financial management skills. Candidates for this type of housing include those that need more assistance in managing daily affairs. Fiduciary services are available through VBA but rarely used as a last resort. They focus on making sure bills are paid. VA can intervene if civilian court system hasn't gotten involved and VA funds are involved.
 - [Supportive Services for Veterans Program](#) funding – consider fixed pot per person instead of specific amounts allowed for specific services
 - Chronic homelessness – often related to behaviors so supportive housing would be most helpful.
 - Poverty as a root cause – cuts across all types of homelessness (chronic vs. episodic)
- A. Hartpence – Works as a veteran navigator and identified seasonal trends in homelessness. There is greater need as colder weather approaches. It would be helpful to begin planning and preparing for this pattern. Explore options to work with senior living communities like [American House](#). There may be openings that are affordable. VA has resources to help through programs like [Silver Springs Veteran Center](#) that are non-medical but can help support issues that accompany homelessness.

- Education is critical to offset risks for housing insecurity. Lack of financial management skills presents a significant risk factor. It would be helpful to include items:
 - Elements contributing to credit scores.
 - How to manage debt and identify long-term strategies, still have element of personal responsibility
 - VA payments fixed amounts nationally regardless of regional cost of living, money will go farther in some geography
 - VA sites – would be great to have dedicated interest in this
- What about long term/skilled nursing housing availability. [MI Veterans Home](#) There are three facilities in Michigan with waiting lists. This may be an increasing issue as the MI population of veterans is aging. Additional facilities, particularly ones that can address medical needs, may be needed.
 - Is it possible to repurpose existing Jacobetti to provide more space. Similar discussions occurred in the Grand Rapids area. Often, liability is mentioned as a barrier to keeping older facilities.
- Reiterated that education is a component that has been mentioned in all the brainstorming sessions. This will require establishing working relationships with individuals and meeting them where they are. We should remember that the goal is thriving vs. surviving and emphasizing a holistic approach to working with veterans. The VA's Whole Health [model](#) supports many facets influencing health and well-being as defined by the individual.
- D. Schneider – reiterated seasonal nature of homelessness in other populations. Issues in some areas known to be lack of affordable housing with fewer and fewer owner-occupied housing. Direct care workforce study provided additional evidence of absence of affordable housing. Certain geographic areas have a great deal of stock purchased by investors to use as short-term, vacation rentals.
 - Opportunity for policy influence with zoning of communities to also support those at lower end of income spectrum.
- Landlord side issues – the question was raised if there were resources that identified landlords who are willing to work with veterans. The UP arranged a landlord engagement event as a day-long, in-person event with subject matter experts from MSHDA, SVSS, and VA. Unfortunately had to be rescheduled due to weather and had only 1 attendee. Perhaps a renewed effort could be beneficial to share information about what the benefits are for landlord participation.
 - Potential renters are not just abandoned, have supportive services available to help navigate challenges,
 - SSVS program – have landlord incentives, extra month of rent money to help with incidentals, repairs,
 - Many homelessness programs are managed at the local level so need to work with community. Different areas may demand and permit creative approaches.
 - Local vs. state vs. federal policy – local opportunity for policy impact, one option that could be a big win is considering landlord incentives being allowable funding – helps bring more landlords to table,
 - Need feedback from people that manage those programs, all federal policy but can we tweak to address barriers for regional/local constraints, ex. the limited amounts by specific service
 - Time limits are a barrier – life is chaotic and more so if resource challenged

- One positive example of policy impact is Gerald's Law. A Dickinson county veteran service officer worked with representatives to address benefits for veterans in hospice. If a veteran was in hospice in a hospital and wanted to die at home, they would lose burial and funeral coverage. [Gerald's Law](#) allows the individual to receive hospice at home without losing benefits. More information [here](#).
- Information on difference incentive programs so landlords understand system better, incentives can vary by veteran renter depending on the specific benefits for which they qualify.
- A significant amount of interdependence was noted between the transition experience and homelessness. RAND has a line of research in the military and veteran space. An improving transition webinar is being held on Feb 20, 2025. Registration available [here](#). Additional resources available at <https://www.rand.org/>.