HOUSING 2024@2025

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HOMELESSNESS PREVENTION

NC HOUSING AGENCIES

VA HOUSING PROGRAMS

VISIT US @ MILVETS.NC.GOV

Americans never quit.
We never surrender. We never hide from history.
We make history.

John McCain



EMERGENCY SUPPORT & RESOURCES

If you are a homeless veteran, we are here to support you and to help you get back on your feet.



NATIONAL CALL CENTER FOR HOMELESS VETERANS



Contact VA's National Call Center for Homeless Veterans at 877-4AIDVET (877-424-3838) to speak to a trained VA responder. The hotline and online chat are free and neither VA registration nor enrollment in VA healthcare is required to use these services.

Expert responders staff the hotline for homeless veterans 24 hours a day, seven days a week. The responders can provide emergency support and resources to homeless veterans and family members, as well as community agencies and non-VA providers.

When you call or join the online chat, you will be connected to a trained VA responder. The responder will ask a few questions and assess your needs. If you're a veteran, you may be connected with the Homeless Program point of contact and the nearest VA facility.

According to the National Coalition for Homeless Veterans (NCHV), nearly 13% of the adult homeless population are veterans. With an estimated number of homeless people in the U.S. in 2022 at 582,462, 75,720 are homeless veterans in the United States. North Carolina sits at 38th in the highest number of homeless population with an estimated 9,382. and a 1,783 homeless Veterans population. Because of this, the Department of Veterans Affairs and other non-profit organizations have devised a number of initiatives to help our homeless veterans.

See next page for some of the initiatives provided by VA for our veterans.

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VETERANS RESTORATION QUARTERS

1329 Tunnel Rd Asheville, NC 28805 (828) 259-5300

- At ABCCM's Veterans Restoration Quarters (VRQ), our mission is to create a principle-based environment and comprehensive residential program that addresses every area of restoration in the life of a homeless veteran. We work to provide each veteran with stability, personal skill building, educational and training opportunities leading to employment and housing along with personal restoration.
- We accomplish our mission through the diligent and compassionate efforts of trained staff, volunteers and community partners. Over 240 veterans reside nightly on the VRQ campus, a former 125 room motel. Our guests are provided with housing, meals, case management services, counseling, laundry facilities, a computer lab, gym, chapel and transportation to VA Medical Center appointments. Every effort is made to provide each person with the tools, direction and encouragement needed to arrive at genuine success and full restoration.

DISABLED VETERAN HOMESTEAD EXEMPTION

To qualify as a disabled veteran and be eligible for a homestead property tax exemption under North Carolina law, a person must meet certain criteria. The property owner must be a veteran of any branch of the US Armed Forces with an honorable discharge and must have a permanent & total service connected disability of 100% from the US Department of Veteran Affairs. If in receipt of DIC, a surviving spouse of a disabled veteran may also qualify for a tax exemption.

The disabled veteran homesteaded exemption protest the first \$45,000 of your assessed real property value from abatement.

Find more information about eligibility and qualifications at www.dornc.com

www.ncdor.gov/documents/ncdva-9-certification-disabled-veterans-property-tax-exclusion

ADDITIONAL MINISTRIES SUPPORTING HOMELESS VETERANS

Costello House (828) 259-5365 Veterans Services of the Carolinas (828) 259-5333

HOMELESS VETERANS' REINTEGRATION PROGRAM

The Homeless Veterans' Reintegration Program (HVRP) provides services to assist in reintegrating homeless veterans into meaningful employment while connecting these veterans to service delivery systems to address the complex problems homeless veterans face.

USDOL grant funding is awarded on a competitive basis to eligible applicants such as state and local workforce development boards, public agencies, for profit/commercial entities and non-profit organizations, including faith based and community based organizations. The program is 'employment focused' and veterans receive the employment and training services they need in order to re-enter the labor force.

For more information, contact the North Carolina field office for USDOL VETS at (919) 814-0360.

https://www.dol.gov/agencies/vets/programs/hvrp

VA'S COMPENSATED WORK THERAPY

VA's Compensated Work Therapy (CWT) is comprised of three unique programs which assist homeless veterans in returning to competitive employment: Sheltered Workshop, Transitional Work, and Supported Employment. Veterans in CWT are paid at least the federal or state minimum wage, whichever is higher.

The Homeless Veteran Support Employment Program (HVSEP) provides vocational assistance, job development and placement, and ongoing supports to improve employment outcomes among homeless veterans and veterans who have been trained as Vocational Rehabilitation Specialists (VSRs).

CWT veterans have been successfully employed over the years in various competitive positions including, but not limited to, health care, information technology, manufacturing, warehousing construction trades, clerical and office support, retail, and services delivery. CWT programs develop an individual rehabilitation plan for each veteran and provide a wide range of support services to the veteran at the CWT locations. Benefits including service-connected compensation, and non-service-connected pensions cannot be reduced, denied, or discontinued based on participation in CWT.

The CWT program's mission is to provide realistic and meaningful vocational opportunities to the veteran, and encouraging successful reintegration into the community at the veteran's highest functional level.

Contact your local VA Medical Center on page 80.

TRANSITIONAL RESIDENCE PROGRAM

The Transitional Residence (TR) program is a work-based Psychosocial Residential Rehabilitation Treatment Program offering a therapeutic residential setting for veterans involved in Compensated Work Therapy. The TR program provides a rehabilitation-focused residential setting for veterans recovering from chronic mental illness, chemical dependency and/or homelessness. TR provides a bridge between hospitalization or intensive outpatient treatment in a successful community of peer and professional support, with a strong emphasis on increasing personal responsibility and achievement of individualized rehabilitation goals.

This program differs from other VA-operated residential bed programs in that participants contribute (using their CWT earnings) to the cost of operating and maintaining their residence and are responsible for planning, purchasing and preparing their own meals.

Contact your local VA Medical Center on page 80.

HUD-VASH

I MF/MCO

This joint Supportive Housing Program with the US Department of Housing and Urban Development (HUD) provides permanent housing and ongoing case management treatment services for homeless veterans who would not be able to live independently without the support of case management. HUD's Section 8 Voucher Program has designated more than 10,000 Vouchers to Public Housing Authorities (PHAs) throughout the country for veterans who are homeless. This program

allows veterans to live in veteran selected apartment units with a Housing Choice voucher.

These vouchers are portable so that veterans can live in communities served by their VA medical facility where case management services can be provided. See your local county social services office for more information.

DROP-IN CENTERS

These programs provide a daytime sanctuary where homeless veterans can clean up, wash their clothing, and participate in a variety of therapeutic and rehabilitative activities. Linkages with longer-term assistance are also available. Locations vary.

Contact your local Vet Center or VA Community Based Outpatient Clinic for locations and services in your area. See page 80.



WERSITE

NEED HELP WITH HOUSING OR HOMELESSNESS?

TRY THESE LOCAL HOUSING & CERTIFIED VETERAN PEER SUPPORT ASSISTANCE CENTERS

24/7 ACCESS NUMBER

REGION

LIVIL/ WIOO	HEGION	24/1 AUULUS NUMBEN	WEDSITE
Alliance Behavioral Healthcare	Central/Eastern	(800) 510-9132	www.alliancebhc.org
Cardinal Innovations Healthcare Solutions	Mountain	(800) 939-5911	www.cardinalinnovations.org
Eastpointe	Sandhills	(800) 913-6109	www.eastpointe.net
Partners Behavioral Health Management	Foothills	(888) 235-4673	www.partnersbhm.org
Sandhills Center	Central	(800) 256-2452	www.sandhillscenter.org
Vaya Health	Mountain	(828) 225-2785	www.vayahealth.com
Trillium Healthcare	Coastal	(877) 685-2415	www.trilliumhealthresources.org

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STAND DOWNS

Stand Downs are one-to three-day events that provide homeless veterans a variety of services and allow VA and community-based service providers to reach more homeless veterans in a temporary refuge where they obtain food, shelter, clothing and a range of community and VA assistance. In many locations, Stand Downs provide health screenings, referral and access to long-term treatment, benefits counseling, ID cards, and access to other programs to meet their immediate needs. For more information on Stand Down dates and locations, please contact the Homeless Veterans Programs Office at [877] 4AID-VET or visit www.va.gov/HOMELESS, or go to our Facebook page for real-time updates.



In 2023, DMVA Veterans Service Officers have generated over 45 million dollars in federal Compensation and Pension benefits from 12 State Veterans Service Centers.

VETERANS EMERGENCY RELIEF PROGRAMS

Many military and service organizations have emergency relief programs specifically designated to help veterans, military members, and their families. Inquire within local organizations about programs such as the Air Force Aid Society, American Legion Temporary Financial Assistance, Army Emergency Relief, Disabled American Veterans Disaster Relief Grants, Navy-Marine Corps Relief Society, Salvation Army Home Front War Relief Program, and VFW Unmet Needs. For a list of VSO's see pages 6-9.

AVOIDING DEBT-TRAP LOANS



High-cost, debt-trap loans can create longterm problems for North Carolina veterans

Across North Carolina,

military, veteran, faith and community leaders are increasingly focused on the harm predatory lending inflicts on our communities. Some lenders violate state law and extend loans designed to trap borrowers in a cycle of debt. Veterans and active-duty service members should be aware of which loans are legal and which are illegal in North Carolina, how to avoid a long-term financial headache, and where to turn for help if you need it.

Installment, payday, and car-title loans are misleadingly marketed to veterans across the country as a quick fix when they are in a financial bind. However, once vets take out these loans, may find that they cannot pay them off and cover their living expenses. They end up taking out loan after loan after loan, paying new fees each time. This is the "debt trap," and for some it's a cycle they remain caught in for months or even years.

Fortunately, payday and car title loans are illegal in North Carolina, including loans made over the internet. However, some lenders still make illegal internet loans to North Carolina residents. If you are caught in one, you should report the lender to the North Carolina Attorney General's office.

Installment loans, however, are legal in North Carolina as long as the loan does not exceed our state's interest rate and fee caps. North Carolina law has a complicated formula for determining the maximum annual percentage rate (APR) of interest. Lenders may charge up to 30% on loans up to \$4000, and lower rates (24% and 18%) on amounts above \$4000, as well as additional origination fees. Installment lenders are not required by state law to determine whether a borrower actually has the ability to



repay a loan. This is significant because a borrower who falls behind on their loan and refinances to avoid a default is the ideal customer for these lenders. Data from the NC Commissioner of Banks office show that, on average, two-thirds of these installment loans made each year in North Carolina are to renew existing loans.

North Carolina veterans are better off considering other options before taking out one of these loans. Credit counselors can help you make a plan to manage your finances, or can help if you are having trouble repaying an installment loan. Many banks and credit unions offer alternatives to installment loans at a fraction of the interest rates other lenders charge. While most people are hesitant to ask friends or family for money, borrowers caught in the debt trap often turn to them for help to escape it anyway.

We are making progress ending the debt trap, but there is still work to do. In October 2017, the Consumer Financial Protection Bureau issued a new rule for payday, car-title, and high-cost installment loans which requires lenders to ensure that the borrower can effectively repay the loan. There are several threats at the federal level to undo this important safeguard, which protects the more than 700,000 North Carolina veterans who are not covered by the Military Lending Act (MLA) from 300% interest predatory loans.

Going forward, it is important that our North Carolina legislature maintain the ban on car-title and payday

Resources for North Carolina Veterans

If you think a company is making illegal loans in North Carolina, please:

- ⇒ File a complaint with the NC Attorney General's Office at (877) 566-7226 or at www.ncdoj.gov
- File a complaint with the Consumer Financial
 Protection Bureau at www.consumerfinance.gov
- If an active-duty service member, military retiree, or dependent of either or otherwise eligible for military legal assistance, contact the legal assistance office at the nearest military installation.
- Contact the Center for Responsible Lending at (919) 313-8500.
- Contact a credit counselor for free advice at (800) 388-2229 or www.debtadvice.org.

To learn more about debt trap lending, visit www.responsiblelending.org

lending. And it's important that installment loans not be made even more expensive.

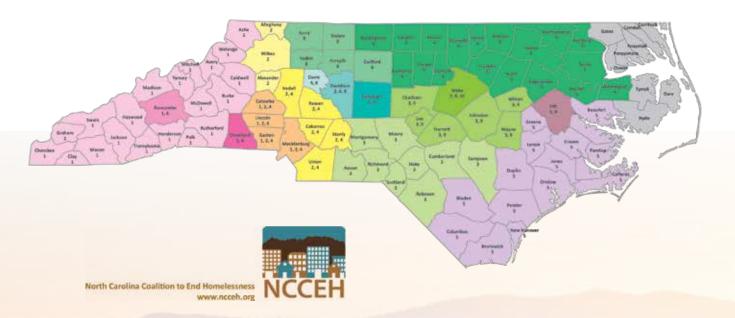
If you would like to join our coalition or learn more about this issue, contact Rochelle Sparko at the Center for Responsible Lending at Rochelle.Sparko@responsiblelending.org or [919] 313-8500.



SUPPORTIVE SERVICES FOR VETERAN FAMILIES (SSVF) GRANTS

Supportive Services for Veteran Families (SSVF) programs provide funds to very low income veterans to help prevent homelessness and short-term assistance to help homeless veterans obtain permanent housing. Assistance is also provided to help identify housing and provide access to other needed services as well

Supportive Services for Veteran Families (SSVF) Grants in North Carolina



SSVF CONTACT INFORMATION

- 1 Asheville Buncombe Community Christian Ministry: 828-259-5314 or vsc@abccm.org
- 2 Community Link: 704-943-9490/1-800-977-1969 or intake@communitylink-nc.org
- 3 Family Endeavors-Fayetteville Region: 910-672-6166
- 4 Family Endeavors-Charlotte Region: 704-780-4950
- 5 Family Endeavors-Jacksonville Region: 910-459-4320
- 6 Homeward Bound of Western NC: 828-777-4541
- 7 Passage Home: 919-834-0666 ext. 265
- 8 United Way of Forsyth County: 336-721-9300
- 9 Volunteers of America Carolina-Durham Region: 919-530-1100
- 10 Volunteers of America Carolina-Wake Region: 919-831-9042

Counties in color are covered by one or more SSVF grants. Use the number(s) on the map to find contact information in the list above.

Counties in gray are not covered by SSVF grants.



NEED HOUSING HELP IN NORTH CAROLINA? WE'VE GOT YOUR BACK!



As a member of the armed forces, you've likely done your fair share of moving around. If you're ready to finally put down roots and make North Carolina

your permanent home, we can help. The North Carolina Housing Finance Agency offers help not only to get veterans into homes but to help them remain there long-term.

Veterans who want to settle down with a new home can keep their mortgage payments low with the NC Home Advantage Mortgage™, which offers up to 3% of the loan amount in down payment help. As a veteran, though, you may qualify for an even bigger down payment boost with the NC 1st Home Advantage Down Payment that instead offers \$15,000 in assistance. Or, you may choose the NC Home Advantage Tax Credit, which enables qualified veterans and first-time home buyers to save up to \$2,000 each year on federal taxes with a Mortgage Credit Certificate. That tax savings is yours for the life of the loan and you can combine this product with the NC Home Advantage Mortgage down payment help for even more savings.

The down payment options are offered as 0%, deferred loans and are forgivable over time. They are reduced by 20% per year at the end of years 11–15 (completely forgiven at end of year 15).

In addition, the 30-year, fixed-rate NC Home Advantage Mortgage can be structured as a VA home loan, enabling you to couple your down payment help with the VA loan advantages, including no mortgage insurance premium and limitations on closing costs.

The NC Housing Finance Agency offers these mortgage products through participating lenders statewide. You can find a participating lender near you at HousingBuildsNC.com in "Home Buyers."

Helping North Carolina veterans buy homes they can afford is important, but equally vital is ensuring long-term home ownership success for military veterans who already own homes but may need help to stay in them.

If you require costly repairs or accessibility modifications to stay in your home and meet certain income requirements, you may be eligible for help from the Agency. Aimed at correcting dangerous housing conditions or making homes more accessible for residents with disabilities, repairs and modifications are provided through local community partners. You can learn more and find a partner in your area at HousingBuildsNC.com in "Homeowners."

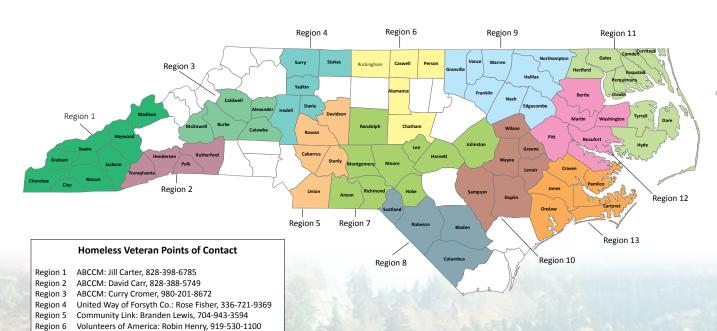
For veterans who aren't quite ready for home ownership, the NC Housing Finance Agency partners with the Department of Health and Human Services and to furnish NCHousingSearch.org, a comprehensive, easily searchable listing of available affordable apartments statewide. This service also lists supported housing options and provides links to other housing resources in the state. You can either search the site or call 1-877-428-8844 for assistance.

To learn more about the Agency's housing resources, visit HousingBuildsNC.com.

2024©2025 HOUSING

NC BALANCE OF STATE CoC **Homeless Veteran Points of Contact**





Region 6

Region 7

Region 8 Region 9 Family Endeavors: Shanita Harris, 910-672-6166

Region 10 Family Endeavors: Latina James, 910-672-6166 Region 11 Volunteers of America: Tina Rodgers, 252-985-0230 Region 12 Volunteers of America: Tina Rodgers, 252-985-0230 Region 13 Family Endeavors: Ashley Tinkham, 910-459-4320

Family Endeavors: Gabby Atkinson, 910-672-6166

Volunteers of America: Bertha Byerson, 252-985-0230



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North Carolina Coalition

securing resources . encouraging public dialogue . advocating for public policy change

to End Homelessness

Exploring Homelessness Series

info@ncceh.org

www.ncceh.org

919.755.4393

What is a Continuum of Care?

Homeless Housing and Service Providers receive federal dollars through the McKinney-Vento Homeless Assistance Program, administered by the Department of Housing and Urban Development (HUD). Communities are awarded McKinney-Vento grants from two programs: the Emergency Shelter Grant (ESG) Program and the Continuum of Care (CoC) Competition. About 20% of McKinney-Vento HUD funding is distributed through the Emergency Shelter Grant (ESG) program, which is a block grant to the state. The NC ESG program is administered by the Office of Economic Opportunity, and primarily funds emergency shelter operations across the state. The remaining 80% of McKinney-Vento HUD funding is distributed through a competitive process: the Continuum of Care process. In FY 2008, \$13,705,827 was awarded to North Carolina's CoCs through the competitive process.

U.S. Department of Housing and Urban Development Definition of Continuum of Care:

"The Continuum of Care is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness."

HUD identifies four necessary parts of a continuum:

- Outreach, intake, and assessment in order to identify service and housing needs and provide a link to the appropriate level of both;
- Emergency shelter to provide an immediate and safe alternative to sleeping on the streets, especially for homeless families with children;
- Transitional housing with supportive services to allow for the development of skills that will be needed once permanently housed;
- Permanent and permanent supportive housing to provide individuals and families with an affordable place to live with services if needed.

Background

The Continuum of Care (CoC) system was first implemented in 1995 when HUD began to require communities to each submit a single application for McKinney-Vento Homeless Assistance Grants. This requirement was meant to streamline the funding application process, encourage coordination of housing and service providers on a local level, and promote the development of Continua of Care. Before the CoC system, agencies across the country applied for funding by submitting individual application directly to HUD. Now, all of these agencies are required to apply to HUD through their local CoC.

CoC Application

In order to apply for funding under the CoC Competitive Program, agencies must now be part of one comprehensive community application. Each CoC consolidates community-wide information into an Exhibit One for the annual application submission to HUD.

Reviewing the Exhibit One and accompanying Housing Inventory Chart is a great way to become familiar with your community's resources and plans for serving homeless individuals and families. These documents can be found on our website at www.ncceh.org/cocApps.

The Exhibit One describes all of the agencies and services available in a CoC's community, including those agencies that are not applying for HUD funding. The Exhibit One includes: an outline of the CoC's goals

and priorities, a housing and services inventory, data on how many and what types of people are homeless, information on which community partners are participating in the process, and how local programs are performing. Even if an agency who serves the homeless is not interested in requesting HUD funding, it is still important for them to participate in the process. Not only are they needed to help design and implement a community action plan, but the CoC receives points in the competitive scoring process for their participation. CoCs must obtain a certain number of points in HUD's application scoring process in order to receive funding. This is why it's important for all agencies in the community, even those who don't apply for funding, to participate in these activities—the CoC loses points on its application if they don't. It's a highly competitive process and every point counts. A quarter of a point can make the difference between receiving hundreds of thousands of dollars of funding and receiving none.

Agencies apply for individual project funding through a separate portion of the application: the Exhibit Two. Although the project application is separate, whether or not a project is funded is dependent on the CoC's Exhibit One score. Points are awarded for five categories: CoC Housing Services and Structure; Homeless Needs and Data Collection; CoC Strategic Planning; CoC Performance; and Emphasis on Housing Activities.

One of the more daunting tasks for CoCs during the application process is deciding which agencies' project applications should be submitted to HUD. Each year, there is a set dollar amount that the CoC is eligible to apply for. There are often more requests than funding available. CoCs must balance addressing the community need, keeping HUD's priorities in mind, and selecting agencies that have proven performance and capacity. In order to make these decisions, most CoCs create a scorecard that is used by a local scoring committee to decide which project requests to include in the application.

Beyond the Application

Coming together to apply for these federal funds is the most basic function of the CoC. Beyond working on the application for funding, CoCs also coordinate activities to meet the needs of individuals and families who are experiencing homelessness and play an important role in turning Ten-Year Plans to End Homelessness into reality.

For CoCs that wish to use a comprehensive approach and develop a long-range, collaborative, and strategic plan, HUD developed a five-step approach to planning a CoC:

- Organizing an annual CoC planning process that includes identifying desired outcomes and defining roles and responsibilities for the specific organizations and government bodies involved;
- Collecting needs data and completing an inventory of mainstream resources;
- Determining gaps in the current community process;
- Developing both short- and long-term strategies; and
- Establishing action steps and identifying a process for monitoring implementation of identified strategies.

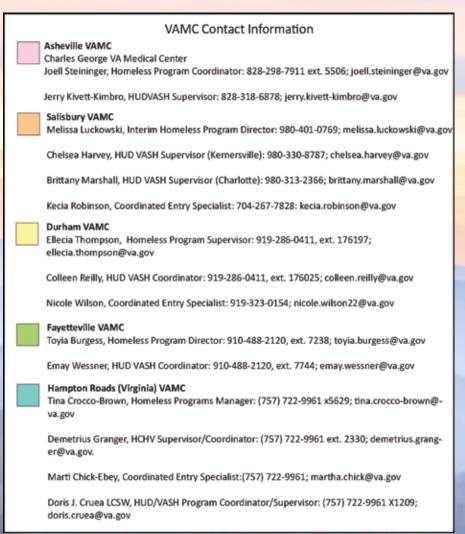


There are 12 Continua of Care in North Carolina. The structure of Continua varies amongst our communities. Some cities and counties assign staff to assist the Continuum while other communities ask organizations to volunteer their time. To find updated contact information for the CoC for your area, visit www.ncceh.org/coc

More resources on understanding Continua of Care can be found on our website at www.ncceh.org/CoC









The Servant Center, Inc.
1312 Lexington Avenue
Greensboro, NC 27403
Debra Stokes, Housing Services
336-275-8585 ext. 201
www.theservantcenter.org







Transitional Housing VA Grant-Per-Diem

Servant House is a 21-bed transitional housing facility for homeless, disabled veterans. Servant House provides for all the resident's basic needs including shelter, meals, snacks, transportation, toiletries and clothing. This program focuses on assisting residents in applying for and receiving VA benefits and/or SSI/SSDI benefits AND finding, securing and maintaining decent, safe and affordable housing. Residents work with the LCSW to complete a Treatment Plan with specific housing and income goals. The plan can also include goals in the areas of health, substance abuse, social relationships, etc. if desired by the resident.

Rapid Re-housing

Fast Track assists those that are experiencing homelessness that are veterans and/or are waiting for SSI/SSDI or VA disability benefits.

The Fast Track Housing Specialist works with clients to develop a housing plan including strategies to overcome housing barriers such as bad credit, arrears, legal issues; help them quickly find appropriate housing and negotiate leases; as well as help them secure deposits, furniture, and housing subsidies.

Referrals will come from the VA, through the Coordinated Assessment process and from local SOAR workers (professionals in the community that help homeless individuals apply for SSI/SSDI).

Permanent Supportive Housing

Glenwood and Haworth Houses are nestled in a quite community with access to transportation, grocery store, downtown, library and much more. These communities provide low-rent apartments to low-income, disabled individuals, primarily veterans. Glenwood House offers 8 studio apartments and Haworth House offers 9 1-bedroom apartments. These houses are provided with case management services, social activities, life skills classes, groups, a beautiful outdoor space and a community room.









Need help navigating the complex world of veteran's services?

Wake County's Veterans Service Division can assist eligible veterans, dependents and/or surviving spouses, children of deceased veterans, members of the Reserve, National Guard, and active-duty service members in two major ways:

- Veteran homelessness, prevention and housing support
- Assistance applying for benefits and services from the Department of Military & Veterans Affairs (NC DMVA) and the Department of Veterans Affairs (VA).

Our Veteran Service Officers (VSOs) are highly trained and accredited. VSOs can assist with:

- Disability and compensation benefits
- VA healthcare enrollment
- Survivor and dependent benefits
- VA home loans

- DMV tags
- Employment
- Housing
- Legal assistance
- Discharge upgrades
- DD-214/military records request
- And more!

Wake County Veterans Service Division

4401 Bland Road Raleigh, NC 27609 **919-212-8356**



Walk-ins welcome but appointments are strongly encouraged.

Are you experiencing a housing crisis?

Contact the Raleigh/Wake Partnership Access Hub to get connected to services such as emergency shelter, street outreach and financial assistance programs to prevent homelessness.

- 919-443-0096
- AH@partnershipwake.org
- Any additional questions related to veteran housing services can contact 919-856-5250.

