

U.S. Department of Veterans Affairs Veterans Health Administration Office of Rural Health

Native American Veteran Homelessness Toolkit





VHA Office of Rural Health

Authors

Carol E. Kaufman, PhD Population Scientist, Native Domain, Veterans Rural Health Resource Center-Salt Lake City

Carly Shangreau, BS Program Specialist, Native Domain, Veterans Rural Health Resource Center-Salt Lake City

Nancy Dailey, MSN, RN Deputy Director, Veterans Rural Health Resource Center-Salt Lake City

Byron Bair, MD Director, Veterans Rural Health Resource Center-Salt Lake City

Jay H. Shore, MD, MPH Native Domain Lead, Veterans Rural Health Resource Center-Salt Lake City

For more information about this toolkit email: ORH-WR@va.gov

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Introduction

Overview and background for this toolkit

A top priority of the VA

Ending homelessness among Veterans is one of the top priorities of the VA. To achieve that goal, the VA offers a wide variety of programs with continual advancement of innovative approaches to address the specific challenges of homeless Veterans. (See http://www.va.gov/homeless/.) Clearly, the comprehensive approach to this issue has produced results. A recent report estimated that Veteran homelessness declined by 45% from 2009 to 2017.¹ Such progress is remarkable.

Why a toolkit for homeless Native American Veterans living on traditional lands?

The situation of rural homeless Native American Veterans who live on often remote rural traditional lands poses unique challenges. These challenges include a confusing and often contradictory set of rules and regulations spanning federal programs, treaty rights, state initiatives, and local tribal efforts; specific local cultural beliefs regarding Veterans and homelessness; definitions of homelessness ill-suited for the conditions of tribal or Village-based Veteran homelessness; and a paucity of data. Additionally, information, resources, and opportunities for addressing Native American Veteran homelessness are often difficult to identify and locate since they are spread across many organizations, reports, and Websites.

The purpose of this toolkit is to provide background, planning resources, strategies for collaboration and partnerships, and programmatic options for individuals or organizations interested in finding solutions to homelessness among Native American Veterans (American Indian and Alaska Native Veterans) who live on reservations or in Alaska Native Villages.

To address these issues, the toolkit has several goals:

- Centralize the diverse resources that might be useful to address Native Veteran homelessness.
- Provide the reader with key points to consider cultural, historical, and programmatic in addressing Native American Veteran homelessness.
- Describe basic elements of homelessness definitions and why they are important to Native American Veteran homeless.
- Detail programs that may be options for homeless Native American Veterans residing on traditional lands and describe some limiting factors in programs.
- Provide suggestions for improvement in policy and programs to address Native American Veteran homelessness, and a list of resources both VA and non-VA resources that may assist in guiding next steps.

Who are the Native American homeless Veterans?

Native American military service history

Native Americans have a long and proud history of serving in the military. For example, during the Vietnam era when the draft was still in effect, over 90% of the 42,000 Native Americans who served had volunteered. Native American Veterans have served disproportionately in some of the most dangerous positions in their service, including "point man" and scouts.² Native Americans serve at one of the highest rates across all race groups, second only to Native Hawaiians and other Pacific Islanders.^{3,4} Native Americans service members are younger and have a higher concentration of female service members compared to other groups.



Native American Veteran profile

Native American Veterans, compared to their non-Native Veteran counterparts,⁵ are:

- Younger
- Proportionately more female
- Earning substantially lower incomes on average
- Less educated
- More likely to be unemployed
- More likely to live in rural areas
- Less likely to be enrolled in VA for services
- More likely to have public health insurance or no insurance at all

Individuals whose only source of care is the Indian Health Service (IHS) are considered uninsured. This is because IHS is not an entitlement program or an insurance program with an established benefits package. No guarantee of health coverage exists.

Review of data on Native American Veteran homelessness: Patterns and trends

Data on Native American Veteran homelessness are rare, but they provide some insight into the scope of the problem:

- One study found them to be 19% of a homeless Veteran sample, almost 10 times their representation in the general population.⁶
- A 2010 report to Congress on Veteran Homelessness indicated that:
 - Native American Veterans had the highest rate of homelessness compared to all other race or ethnic groups.
 - 26% of poor Native American Veterans experienced homelessness at some point in the prior year, compared to 13% of poor Native American non-Veterans.⁷

These concerning estimates are probably underestimates with the number of homeless Veterans in tribal settings likely to be under-counted.

> Rural Native American reservation- or Alaska Village-based Veterans who are homeless may be overlooked. For example, in a recent state-wide report on homelessness in South Dakota, where there is a relatively high population of Native American Veterans, there were no data reported for several of the counties which encompass reservation land.⁸

What does homelessness look like in Native American communities?

In Native American tribal communities, homelessness simply looks different than in many urban areas – the homeless are usually not living under bridges or in cardboard boxes. Many reservation communities are small and tight-knit, with strong bonds of family and kinship. These bonds mean that many will open their homes to those with no place to go.

This is true especially for Veterans, as Veterans hold a place of honor and high regard in most tribal communities. For many, there is a cultural expectation to offer housing to a Veteran. Such arrangements are generally not long-lasting, and Veterans may move from place to place – sometimes with only moments of notice. In part, this transience is due to severe housing shortages on most reservations.⁹

A confusing mix of treaty rights, tribal laws, and federal and state regulations, and poorly conceived and executed federal housing projects have resulted in major shortages of reasonable housing for many who live on tribal reservations or in Alaska Native communities.¹⁰

Housing shortages mean overcrowded households. For Veterans suffering from posttraumatic stress, crowded conditions may be particularly difficult to bear. Loud noise, cramped space, and increased stress may trigger trauma.

In summary, Veteran homelessness in many Tribal communities is marked by frequent relocation from house to house. Since visually it appears Veterans have places to stay, truly homeless Veterans may not be counted in official estimates. Additionally, over-crowded and inadequate housing are common, and may increase the likelihood of unhealthy living conditions for Veterans.

How is homelessness defined by the VA?

The VA's current definition of homelessness is the same as the one developed by the US Department of Housing and Urban Development (HUD).¹¹ That definition has several parts. To summarize, persons are considered homeless if they are living in places not meant for human habitation.

For example, Veterans are considered homeless if they are living in cars or in parks, if they reside in emergency housing, or have been discharged from an institution (e.g, mental treatment center or jail/prison) without the means to obtain housing, or fleeing a domestic violence situation with no resources with which to obtain housing. This definition is important since it determines who is counted.

Why do counts of homeless Native American Veterans in reservations matter?

The counts of homeless Native American Veterans matter because many programs are funded according to need. Providing an accurate count of homelessness in a Native American community may provide an opportunity for resources.



How are the homeless counted?

The VA uses two methods to estimate homelessness (see text box). Each method provides a different estimate of homelessness. The first, Point-in-Time, is more comprehensive since it includes those not in shelters, but it only occurs one night a year. It also occurs during a very cold part of the year, so many might be housed – even if only for a night – because of the cold.

The second method, sheltered counts, enumerates only those in shelters, but provides an estimate for the whole year, not just one night. However, since so few shelters exist in tribal areas, few homeless Veterans in tribal areas would be counted using this method.

Counts of homeless are done in two ways.

- Point-in-Time (PIT) counts occur once a year, usually the last week in January, for one night. Individuals who are sheltered (i.e., in emergency or transitional shelters) and unsheltered (i.e., found living in place not meant for human habitation) are counted as homeless.
- One-year sheltered counts are another measure of homelessness. These counts include all persons who slept in an emergency or transitional shelter at least one night from October of one year to September of the next year. A national data base is used so that each individual is counted only once, no matter how many nights he or she was in a shelter or how many different shelters he or she used in a year.

Taken together, the definition of homelessness and the way the homeless counts are conducted can provide important planning tools for appropriate program design in many settings. Moreover, counts indicate a need, and many funders will allocate funding based on demonstrated need.

In tribal areas, however, the definition and counting methods present substantial barriers to establishing need and identifying appropriate programs. We now turn to community context of Native American Veterans, and provide some concrete options for addressing this issue.

Partnering to Address Native American Veteran Homelessness

What are some unique characteristics of tribal settings that have implications for Veteran homeless programs?

Tribal settings have several important qualities that make them distinct from other communities in the nation. These qualities bring both strengths and challenges to the implementation of homeless programs for Veterans.

- Tribes are diverse. There are more than 565 federally-recognized American Indian tribes and Alaska Native communities in the US, each with its own culture, history, and form of government.
- **Tribes are sovereign nations.** They are considered "domestic dependent nations" by the U.S. government, and are entitled



to govern themselves. Typically, this means federal programs work in partnership with tribal governments. Sometimes states also work with tribes, but tribes are generally not held to state law. Tribes often have Veterans Committees as a part of, or advisory to, the Tribal Council or governing entity that assist in the facilitation of Veterans' programs.

In the VA, the Office of Inter-Governmental Relations (OTGR) was established to strengthen tribal relationships with the VA (http://www.va.gov/tribalgovernment/). The Native Domain of the Veterans Rural Health Resource Center – Western Region (https://www.ruralhealth.va.gov/native/programs/index.asp) assists with providing the VA, tribes, or organizations working with rural Native American Veterans with information, resources, and technical assistance on demographics and healthcare services and utilization.

- Federal-tribal history. The history of federal policy towards American Indians has generated suspicion and often resentment on the part of tribes towards government programs. This legacy of distrust requires a commitment of partners to build relationships. This, in turn, takes time which does not always fit neatly into program implementation timelines and milestones.
- **Capacity.** Native Americans are among the poorest, least educated, most likely to be unemployed, and least healthy of all race and ethnic groups. Resources, including finances, physical infrastructure, and human capital, are often stretched thin.
- Viable housing options in tribal settings. The goal of many VA programs for homeless Veterans is to assist the Veteran into permanent housing. With a profound shortage of housing in many tribal areas, these programs, without adaptation, may be challenging to effectively administer. Although many Native communities appear to be wealthy with undeveloped land, much of that land is held in trust or on a restricted-fee basis. Private financial institutions in general will not make loans for new homes or improvements to homes on such land.¹⁰
- **Reverence of Veterans.** In most Native American communities, Veterans are held in high regard and esteem. In spite of the lack of resources, communities often have tremendous ability to mobilize for Veterans' causes.



Building trust and continuity in relationships

Building a VA-tribal partnership is vital to addressing Veteran homelessness in tribal communities. Several simple steps can help, for example, meeting the first time inperson, maintaining open and honest communication, and meeting regularly to provide opportunities for updates and feedback on progress and barriers. The goal is to develop a strong working partnership, often built on interpersonal relationships, with tribal members and leaders.



True partnership with tribal communities takes time, commitment, and continuity.

Where can I learn more about working with Native American Veterans?

Learning about any community is a critical piece of partnership as joint goals are identified and pursued. This is especially important for Native American communities given their unique history and the often turbulent relationships with the federal government, including the VA. A number of resources are available to assist learning:

- The Native Domain of the VA Office of Rural Health: Cultural Awareness to Help While Serving Native Veterans Webinar: http://www.ruralhealth.va.gov/native/ resources/videos.asp#sthash.8HLnaEq5.dpuf
- Tribal Veteran Representatives: The Tribal Veteran Representative (TVR) program provides specialized training to tribal members or others interested in assisting Veterans in a tribal community. Comprised mostly of volunteers, these individuals are appointed and supported by the tribe and then participate in a training provided by the Office of Rural Health of the VA. TVRs work closely with tribal Veterans, community organizations, and local VA offices to support Veterans of their community.¹²

TVR training link: http://www.ruralhealth.va.gov/native/programs/ tribal-veterans.asp

- Building blocks for Cultural Integration in the Development and Establishment of Rural VA Telemental Health Clinics for Native Veterans: http://www.ruralhealth. va.gov/docs/publications/building-blocks-082411.pdf
- The VA Office of Tribal and Governmental Relations (http://www.va.gov/ TRIBALGOVERNMENT/index.asp)
- Webcast: Working with Tribal Governments to Serve Veterans in Indian Country (March 2014): http://www.va.gov/TRIBALGOVERNMENT/webcast-workingwith-tribal-governments.asp
- SAMHSA Culture card: http://store.samhsa.gov/shin/content/SMA08-4354/ SMA08-4354.pdf
- Administration for Native Americans (ANA): Native American Veterans – Storytelling for healing: http://www.acf.hhs.gov/ programs/ana/resource/native-american-veterans-storytelling-for-healing-0?page=1

Programs addressing Veteran homelessness: Possibilities, limitations, and innovation

How can we figure out the numbers?

HUD report to Congress on Veteran Homelessness

HUD compiles an annual report on the homeless: The Annual Homeless Assessment Report (AHAR) (https://www.hudexchange.info/hdx/guides/ahar/). These reports can be useful to describe patterns and trends among the homeless. It has a dedicated chapter to Veteran homelessness. Additionally, supplemental reports may focus exclusively on one population. For example from 2008-2010, special supplemental reports on Veterans were also submitted to Congress. https://www.va.gov/HOMELESS/ docs/2010AHARVeteransReport.pdf

As noted above, however, the count methodology may systematically underestimate the number of homeless Native American Veterans.

Guidance on PIT counts in tribal lands

Recently, the Housing Assistance Council (HAC) and the Corporation for Supportive Housing (CSH), with support from HUD, published a toolkit for conducting PIT counts on tribal lands. This resource describes a participatory methodology for counting homeless which may result in more accurate counts. While the focus is not exclusively on Veterans, the toolkit provides valuable information about housing on traditional lands and includes two case studies. http://www.ruralhome.org/component/content/article/613-na-homeless-counts-toolkit

National Alliance to End Homelessness: This organization provides an interactive map of Veteran homelessness (based on point-in-time counts) by state, though no counts by race or ethnicity are included. https://endhomelessness.org/resource/ssvf-surge-map/



What are some programs that address Veteran homelessness in tribal settings?



In spite of the challenges of estimation, homelessness among Native American Veterans is a widely-recognized problem.^{13,14} In response, several collaborations between tribal governments and the VA have resulted in successful programs to address Veteran homelessness in tribal settings. These partnerships may offer models of VA-tribal collaboration for other communities.

Stand Downs

Stand Down is a military term referring to a combat unit which is temporarily moved out of the field and back to base camp for rest, rehabilitation, and relative safety. Today, Stand Down typically refers to a community-based intervention program designed to help the nation's estimated 144,000 homeless veterans "combat" life on the streets.⁷ The first was carried out in 1988 in San Diego, and since has been widely replicated across the country.¹⁵ Stand Downs are now a part of the Department of Veterans Affairs' efforts, termed "Operation Reveille," to address the needs of and provide services to homeless Veterans. (See https://www.va.gov/homeless/events.asp)



What happens at a Stand Down?

A Stand Down, as originally conceived, is an event, usually 1–3 days, which provides supplies and services to homeless Veterans. Supplies are usually in the form of military surplus gear, including clothes, boots, sleeping bags, coats, and other basic gear. Services are meant to address both physical and mental needs of homelessness, and can include showers, haircuts, employment counseling, health screenings, dental care, transitional housing information, substance use counseling, and information on and enrollment opportunities for Veteran's benefits. Staff from local VA facilities are usually charged with health screening, triage and services, mental health assessments and referrals, and screening and referrals for housing placements. These grassroots events are planned and carried out by volunteers, community organizations, and Veteran-serving groups in partnership with the VA. Veteran participation varies widely – from a few dozen to several thousands. Stand Downs are successful in part because they are tailored to each community and the needs of the Veterans and their families who reside there.¹⁶

What are Stand Downs like in Native American communities?

The primary aim of a Stand Down in most settings is to address the needs of homeless Veterans. However, the scope for many has broadened to include Veterans and their families who are in need in the community and surrounding area. This is especially true in Native American communities where need is often great and "homelessness" is difficult to



assess. Stand Downs in these communities serve all Veterans and their families. Moreover, as the community comes together to organize the Stand Down, local Native American organizations also benefit. The Stand Down event brings gear and supplies for local entities, including area police and fire departments. Through Stand Down assistance in this way, community safety and health organizations can better serve the wider region, including Veterans and their families.

Benefits are not only in the form of gear or supplies. Stand Downs assist with community education and action to support local Veterans and families. At these events, community members can learn about local and VA opportunities and services. Local organizations have an opportunity to share information about their services and support for Veterans. Because of the commitment across sectors (health, safety, education, etc.) in planning a Stand Down, many local organizations also have the opportunity to learn about and from one another, as well as opportunities for working together on programs for Veterans.

Interested in planning a Stand Down for a Native American community where you work or live? Please contact WJ "Buck" Richardson (**William.Richardson@va.gov**, VISN 19) – Minority Outreach Coordinator. Please see Appendix for additional resources on Stand Downs.

Tribal Veteran homeless shelters

In a few cases, tribal communities have partnered with the VA to establish a shelter for homeless Veterans. Tribally-based shelters are not common – there are just a few scattered across the nation. The mechanisms required to construct or develop the shelters in tribal areas are challenging and require commitment and creativity on both VA and tribal sides.^{17,18}

Case study: Oglala Sioux Tribe (OST) Homeless Veterans' Shelter of Pine Ridge, South Dakota.

The OST Homeless Veterans Shelter is a 13 bed facility that provides a place to stay for homeless Veterans on the reservation. This successful program began with an established and strong relationship between local VA personnel and tribal leaders. In the early 2000's, the partnership focused on planning for a Veterans' homeless shelter for tribal members. In the arrangement, the VA provided financial assistance to the tribe, and the tribe contributed in-kind services towards the construction of the residence. Today, this tribally-operated shelter continues their close working relationship with local VA partners. Specifically, several features of the relationship on both sides have supported the program's success:

- Qualified residents enroll in the Compensated Work Therapy (CWT) program, in which the VA works closely with local employers to support training and employment opportunities for Veterans. In this case, most employment opportunities are with the Indian Health Service, and occasionally tribal programs. (http://www.va.gov/health/cwt)
- The shelter has a Grant Per Diem (GPD) award (see below). GPD is a competitively awarded program for community organizations serving homeless Veterans. These funds can be used to support services for homeless Veterans for up to 24 months. (http://www.va.gov/home-less/gpd.asp)
- Pine Ridge also has a Community Based Outpatient Clinic (CBOC), so that services and referrals can often occur quickly and conveniently.
- Located within the shelter are offices of two Veteran Service Organization (VSO) officers. One of these is a Tribal VSO – a community member trained as a VSO and supported by tribal funds. The location of the offices at the shelter facilitates benefits counseling and referrals. (See below for a partial list of Tribal VSOs and other triballybased Veteran organizations.)



Tribal homeless shelters can be challenging:

- Transitional or permanent housing for Veterans is difficult to find on reservations.
- Employment opportunities are scarce, although some Veterans may be eager to develop traditional skills (such as carving, art, or ranching).
- Tribal funding is often limited and with unpredictable levels. Applying for additional funding takes time; the expertise to research grant opportunities and navigate the subsequent application process is not readily available within many communities.
- Compliance with some VA operational and reporting regulations is difficult.
- Women Veterans and their children have even fewer options for shelter. Most shelter space was constructed for men, and retrofitting or upgrading space is costly even though need is apparent and increasing.

While VA-tribal partnerships to build and sustain Veteran homeless shelters can address local needs, the VA policies to address Veteran homelessness are shifting from shelters to other transitional housing programs.

"The VA is moving away from shelter brick-and-mortar building programs to transitional housing or housing-in-place programs. In Native communities – where housing stock is limited – transitional or housing-in-place programs won't work. There simply is not housing available to do that. Housing shortage and homelessness are very closely related here."

Grant per diem (GPD)

GPD is a competitively awarded program for community organizations serving homeless Veterans. This program provides funds for capital or construction costs associated with transitional housing, and a per diem payment to resident Veterans until they find employment and permanent housing (up to 24 months). VA support for this program is also declining with the focus on programs supporting permanent housing opportunities. http://www.va.gov/homeless/gpd.asp

For homeless Veterans in communities with reasonable permanent housing stock available, the shift to "transition to permanent housing programs" may make sense. However, in tribal communities, where housing shortages are severe and widespread, shrinking support for viable transitional housing for Veterans may be challenging for many communities.

Native American Direct Loan (NADL) Program

The NADL program helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land or Alaska Corporationowned land or reduce the interest rate on such a VA loan. Native American Veterans may use these direct loans to simultaneously purchase and improve a home or refinance another VA direct loan made under NADL to lower the interest rate. The program is specifically tailored to Native Americans.

- First, the VA is the lender compared to other VA home loan programs in which the VA is a guarantor. This provides the VA with substantial flexibility.
- Second, the program can be used for homes on trust land an exclusion in most other home loan programs.

This program, however, also has limitations:

- First, the program is only available to tribes that have entered into a Memorandum of Understanding (MOU) with the VA, a document which defines roles and responsibilities of both parties. Each tribe must have its own MOU with the VA. As of 2012, a little over 80 tribes have entered into the MOU with the VA for this program.
- Second, individual eligibility is dependent upon credit history and an assessment of the Veteran's ability to meet mortgage payments over the life of the loan. In these tribal settings, most homeless Veterans do not have regular employment due to the high unemployment rates on reservations. Additionally, many have poor credit histories.
- Third, land is difficult to obtain because much of the land is held in trust.

Even so, over 900 loans have been made to Veterans under this program.¹⁹ http://www.benefits.va.gov/homeloans/nadl.asp

HUD also has a number of programs for Native Americans such as the Indian Housing Loan Guarantee program. Though not specific to Veterans, their programs may offer important options for Veterans seeking loans (see below in "non-VA options").

"Always ask lenders to run the loan numbers for both NADL and the HUD programs. They are different programs with different terms. One might be a better fit than the other for a Native Veteran, depending on his or her circumstances."

Supportive Services for Veteran Families (SSVF)

Under the SSVF program, the VA awards grants to private non-profit organizations or cooperatives that can provide supportive services to very low-income Veteran families living in or transitioning to permanent housing. Like the GPD awards, these are also competitive

grants and support outreach, case management, and benefits counseling activities. The funds can cover a variety of services including legal counseling, transportation, child care, financial planning, and health. The funds may also be used to provide short-term assistance with rent, or utilities to help Veterans remain in permanent housing. Because they are available to community-based organizations, tribal programs are eligible. To date, tribal response has been limited, likely due to lack of local expertise to locate and then apply for the grant opportunity in a timely way.



Nonetheless, in 2013, 16 grantees listed tribal lands as all or part of their service areas. (For a full list of recent grantees by state, see: http://www.va.gov/HOMELESS/ssvf/ docs/2014_SSVF_Award_List_August2014.pdf.) The SSVF program: http://www. va.gov/homeless/ssvf.asp

The HUD-VASH program

HUD-VASH is a voucher-based program collaboratively funded by HUD and the VA. The program combines HUD's Housing Choices Voucher program with VA case management services. This program has been highly successful in placing homeless Veterans into permanent housing in many settings. While its original form included a number of provisions that effectively precluded Native American Veterans residing in tribal communities, some revisions have been made recently to revamp those provisions. Native American Veterans and VA staff seeking programs to address rural Native American Veteran homelessness should contact the VA National Center on Homelessness Among Veterans for more information on the current status of those revisions: http://www. va.gov/HOMELESS/NationalCenter.asp The HUD/VASH program: http:// portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ programs/hcv/vash.



Characteristics of programs with practical or regulatory limitations

The VA has developed a number of programs and policies, including supporting local efforts, to address the needs of Veteran homelessness. While many of these are laudable in their goals, objectives, and successes to date, they often have characteristics that preclude services for Native American Veterans:

- Numbers served. If funding for programs are awarded based on number of client (potential or actual), organizations serving tribally-based Native American Veterans are unlikely to be successful. As noted, homelessness is difficult to measure in tribal communities, and when it is measured, absolute numbers are relatively low even while rates may be very high.
- **Proximity to VA medical centers (VAMCs).** VA programs are often centered at VA medical centers. This makes sense for many programs since personnel, resources, and care and treatment services are located there. However, tribal communities are often distant from VAMCs, located sometimes hundreds of miles away. Homelessness programs which are supported based on proximity to a VAMC will likely not reach Veterans in tribal communities.
- **Programs assuming local available housing stock.** Native American tribal communities are characterized by overcrowding and housing shortages. Programs that support transition-in-place or other permanent housing opportunities are designed for communities with available housing this simply is not the case in many tribal communities. Veterans cannot transition-in-place if they have no place to live. A related challenge is any requirement for private housing. Because of treaty provisions, much of the housing in tribal communities is not private.

Within reach: Innovations in housing programs to meet Native American Veterans housing needs

Many challenges exist in providing Native American Veterans housing on traditional lands. However, creative approaches to gaps, tailored to local community needs and available resources, may overcome these barriers. The following list may prompt creativity and innovation in addressing Native American homelessness in traditional lands.

- Increase support and resources for tribal-VA partnerships, including cultural competency, capacity building, and relationship building.
- Coordinate housing programs across federal agencies. HUD, the US Department of Agriculture, Department of Labor, and others could partner and produce complementary and synergistic approaches to challenges with homelessness and housing among Native American Veterans.
- Revise eligibility requirements for various programs currently not accessible to triballybased Veterans.
- Combine relevant work programs (e.g., trade, craft, subsistence) with housing options:
 - Compensated Work Therapy (CWT) http://www.va.gov/health/cwt/ is one example of this approach.
 - Public-private partnerships: While these partnerships have their own challenges, through commitment and relationship building, successful programs are possible.
- Work with local tribal colleges to reach out to Native American Veterans and expedite training options.
- Provide technical assistance to tribes in grant-writing for VA housing opportunities and in operating and reporting compliance.
- Consider creative approaches to funding available through VA, HUD, or Department of Labor (DOL) programs.



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Resources beyond the VA

- HUD programs: www.hud.gov/codetalk
 - See especially the Indian Housing Loan Guarantee program (Section 184). This is not a Veteran-specific program, but may be an option to consider. http://portal. hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/ homeownership/184
 - Along with home ownership program for Native Americans, HUD also provides assistance with housing development, services and infrastructure, and community development.
- United States Department of Labor (USDOL): https://www.dol.gov/general/topic/training/indianprograms; https://www.doleta.gov/dinap/
- National Coalition for Homeless Veterans
- United States Interagency Council on Homelessness (USICH)
- Tribal Veteran Service Officers (TVSOs): All states have Veteran Service Officers (VSOs) – individuals who assist Veterans in securing their benefits. In addition, some tribes have created similar positions, tribal VSOs (TVSOs), to assist tribal members who are Veterans. While no centralized list exist, please see items below under local and state resources.

Tribal Veteran Services Officers (TVSOs) can provide a powerful opportunity for advocating for Native American Veterans benefits. For example, the South Dakota West River American Indian Veteran Advisory Council meets quarterly with the goal to share information and experiences about programs that are available to Native American Veterans of the region.

In 2012, the National Congress of American Indians (NCAI) passed a resolution supporting TVSOs: http://www.ncai.org/resolutions/2012-annual-convention-draftresolutions

• Veteran-focused lenders: A number of companies specialize in home loans, refinancing, and credit repair for Veterans in particular. These companies vary in quality and services offered and operate independently of any federal or state-sponsored programs. As with the purchase of any product or service, comparing prices, costs, and fees, and checking references such as the Better Business Bureau (**www.bbb.org**) is important.

Local and State Resources for American Indian and Alaska Native Veterans

The following list includes various resources by state. Some of the items are for TVSOs, some for Veterans' committees in Tribal governments, others are Veterans' organizations. This is by no means a comprehensive list, but may provide some guidance or starting points for various regions of the country.

- South Dakota: http://vetaffairs.sd.gov/veteransserviceofficers/locatevso.aspx
- Affiliated Tribes of the Northwest: (http://www.atnitribes.org/committees/ veterans)
- Alaska (Southeast) https://www.facebook.com/alaskasoutheast.nativeveterans
- Arizona: Arizona Inter-Tribal Veterans Association (AITVA), P.O. Box 5474, Mesa, Arizona 85211 USA, ph: (480) 993-5122



- California: http://www.californiaindianeducation.org/native_american_ veterans/
- Indiana: http://www.americanindiancenter.org/info.php?pnum=11
- Minnesota: https://mn.gov/mdva/about/tribalvso.jsp
- Department of Navajo Veterans Affairs: http://www.dnva.navajo-nsn.gov/
- North Dakota: http://www.nd.gov/veterans/service-officers/tribal
- Southern Ute Nation (CO) Veterans Affairs: https://www.southernute-nsn.gov/va/
- Washington: http://www.dva.wa.gov/wdva-committed-serving-tribal-veterans
- Wiconsin: http://dva.state.wi.us/Pages/benefitsClaims/TVSO.aspx

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Appendix: Additional resources for Stand Downs

The VA is active in planning and implementing Stand Downs across the country. Please see: http://www.va.gov/homeless/events.asp

For additional information on Stand Down dates and locations across the nation, please contact the National Call Center for Homeless Veterans: 1-877-4AID-VET (1-877-424-3838). Or visit **https://www.va.gov/homeless/** to chat about locations online. Chat is also available 24/7 for confidential support for Veterans, family and friends.

The Department of Labor, through their Veterans programs, provides grants to organizations to support Stand Downs. http://www.dol.gov/vets/programs/stand%20down/

In 1988, the Vietnam Veterans of San Diego held the first Stand Down. Read more about that event and the history of these popular and Veteran-focused events: Stand Down Meaning & History, Veterans Village of San Diego: http://vvsd.net/stand-down/

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