



Services for  
the UnderServed

**Supporting Veterans  
and Ending Veteran  
Homelessness**

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# Executive Summary

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There are roughly 18 million Americans—about 7% of the adult population—who are veterans of the U.S. Armed Forces <sup>1</sup> and New York State was home to 790,000 veterans in 2018. <sup>2</sup> Regrettably, too many veterans face significant challenges once they are transitioned back to civilian life, too many fall through the cracks, and still more are unaware of the range of benefits and supports, from financial counseling to career services, that are available to them. While a new Ipsos <sup>3</sup> poll showed that 80% of veterans rate their healthcare as good or very good, approximately 50% of veterans say they're not sure how to rate the U.S. Department of Veterans Affairs' (VA) life insurance, and 33% are unsure about housing assistance.

Strikingly, one of the more significant challenges veterans face is precarious housing and homelessness; the rates of homelessness is higher among veterans than the general public—approximately 13% of homeless adults are veterans <sup>4</sup> with close to 1.5 million veterans considered at-risk of homelessness. <sup>5</sup> While the overall number of homeless veterans has significantly decreased (by almost 50%) since 2009, thanks to the many housing support programs for veterans that exist, efforts need to continue to ensure that no veteran is unaware of the supports that exists or face homelessness.

At [Services for the UnderServed](#) (S:US), we offer many of the vital financial, employment, and housing supports and services that can keep a veteran from facing eviction or homelessness. There is no reason why veterans cannot access all available services that make a huge impact in their lives and livelihoods. At S:US, we believe help is only one call away.

# Introduction

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It is hard to imagine a veteran becoming homeless or living on the streets but sadly that is a reality for too many of the brave men and women that have served and returned with a myriad of health, behavioral health, and social challenges. The 2021 Point-in-Time (PIT) Count, conducted by the Department of Housing and Urban Development (HUD), showed a 10% decrease—the largest one-year decline—in the number of veterans experiencing sheltered homelessness from 2020 to approximately 19,750 on any given night in the U.S. <sup>6</sup> That is still too high a number of homeless veterans for comfort. We can and must do better.

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## **Decline in Veteran Homelessness. New Data Shows 11% Decline in Veteran Homelessness Since 2020—the Biggest Drop in 5+ Years**

This progress has been made possible by the leadership of President Biden and the resources provided by Congress during the pandemic. With the passage of the American Rescue Plan, VA's homeless programs received \$481 million in additional funding to support veterans—including funding to expand the Shallow Subsidy Initiative, to expand the Supportive Services for Veteran Families Program to address legal barriers to housing, and to transform congregate transitional housing spaces into individual rooms with bathrooms. Overall, the American Rescue Plan provided more than \$5 billion to help people experiencing or at risk of homelessness as well as more than \$40 billion for housing provisions nationwide.

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There are many factors and conditions that lead to and/or exacerbate the challenges that veterans face. Many studies have demonstrated high rates of mental health challenges facing service members such as Post-traumatic stress disorder (PTSD) and depression in addition to other conditions such as anxiety, suicide, traumatic brain injury (TBI), substance use disorder, and interpersonal violence. Research

has suggested rates of approximately 14%-16% of U.S. service members deployed to Afghanistan and Iraq have PTSD or depression,<sup>7</sup> and any of these conditions can negatively impact a veteran's ability to maintain steady employment or advance economically.

After a large-scale VA study on the mental health of veterans from 2012, the VA's Inspector General (IG) commented that the presence of mental illness (substance-related disorders and/or mental illness) is the strongest predictor of becoming homeless after discharge from active duty.<sup>8</sup>

Among some of the other factors implicated are higher rates of poverty; many veterans struggle with transitioning into civilian jobs after leaving the military. Because re-integration is hard for many with higher rates of social isolation and loneliness paired with limited social support and lack of awareness of services and supports available to them, veterans experiencing economic insecurity or a housing crisis often-times have no one to turn to for help.

Another major confounding factor includes the shortage of low-cost housing, especially among post-9/11 veterans, who are more likely to struggle to afford housing than any other group of veterans before them.<sup>9</sup> In addition, a lack of affordable healthcare is another serious barrier to health equity for this group—according to the New Harvard-Public Citizen Study from 2019—approximately 1.5 million veterans are uninsured and 2 million can't afford healthcare.<sup>10</sup>

# Scope of Veteran Homelessness in New York City and Long Island

As of January 2020, there was an estimated 91,271 New Yorkers experiencing homelessness on any given day: 15,151 were family households, 3,072 were unaccompanied young adults (aged 18-24), and 7,515 were individuals experiencing chronic homelessness.<sup>11 12</sup> Over 1,100 veterans experienced homelessness on a given night in New York State—approximately 500 in New York City alone—and nearly two out of three veterans experiencing homelessness could be found in New York City or Long Island.<sup>13 14</sup>

In New York City, one of the primary drivers for homelessness is a lack of affordable housing impacting disproportionately low-income veterans. Rents have soared over the last 12 months; most recent Housing and Urban Development (HUD) Fair Market Rents showed that in August 2022, the average market-rate rent for a one-bedroom apartment in Manhattan was \$3,500<sup>15</sup> and the average cost of a two-bedroom rental unit located in Long Island was \$2,297.<sup>16 17</sup> Housing costs this high require a minimum-wage earner to work more than fifty hours per week to afford rent; this scenario leaves little room to afford other household necessities such as utilities, food, or transportation. Rental housing affordability and availability remains the principal barrier to ending homelessness for the veterans we serve. In May 2022, there were three times as many Airbnb units there were apartments available for rent in New York City.<sup>18</sup>

Beyond the five boroughs of NYC, Nassau and Suffolk Counties consistently rank within the top 20 most expensive communities in the country as per the

National Low-Income Housing Coalition’s annual “Out of Reach Report.”<sup>19</sup> The geography varies greatly: sharing a Western border with Queens and ending in the North and South forks of Greenpoint and Montauk, where many wealthy vacationers flock in the summer. Public transportation is inaccessible to most, due to limited service areas and operation times; the majority of people require a personal vehicle to travel. Rental housing stock is limited, given a lack of multifamily development. The recent Newsday expose, “Long Island Divided,” captured the impacts of racism in the local real estate market; through undercover testing of real estate agents, it was found that 39% of Hispanic people and 49% of Black people were treated differently in their housing search than White people.<sup>20</sup> This tragic reality reflects the historical practice of redlining, which was systemically applied across Long Island, most notably beginning with the Levittown development in a post-war housing market. White families were welcomed, while Black families were barred from accessing the United States Department of Veterans Affairs (VA) and Federal Housing Administration (FHA) loans. A lack of access to home ownership accounts for the prominent segregation on Long Island and staggering wealth gap between Black and White families today.

## On Any Given Night in NYC in 2022

**55,677** Around 55,677 people stay in emergency shelter.

**75%** More than 75% of homeless people in shelter identify as Black or African American.

**38%** Approximately 38% of homeless people in shelter identify as Hispanic/Latinx.

The most recent Point in Time (PIT) data from 2022 shows the vast majority of people experiencing homelessness were in living in emergency shelters. However, unsheltered homelessness has risen since the 2020 PIT Count; exact causes for this spike are not certain, but many experiencing unsheltered homelessness have reported to S:US outreach staff the fear of contracting COVID-19 in congregate shelters as a reason for remaining on the street.





# Veteran Mental Health

It is well documented that mental health and substance use challenges affect a large percentage of Americans and people from all backgrounds are affected by these conditions. After two decades of continuous military action, the rates and presentations of mental health challenges facing veterans service members are on the rise. Those fortunate enough to afford housing can more readily focus on treatment for these conditions than those that are housing insecure. Veterans facing homelessness must determine where they will sleep each night, while often managing the compounding effects of mental illness and other social and health inequities.

Post-traumatic stress disorder (PTSD) is a common condition among veterans, brought on by the experience of life-threatening situations during military service. The U.S. Department of Veterans Affairs (VA) estimates that 15-20% of veterans are affected by post-traumatic stress disorder (PTSD).<sup>21</sup> Given the stigma surrounding mental illness, many veterans likely underreport PTSD symptoms to the VA. While the VA is a fairly comprehensive medical care provider for many, 1.5 million veterans still go without medical insurance each year.<sup>22</sup>

While less talked about than PTSD, depression is a growing concern, with close to 9% of ambulatory clinic appointments are related to depression. Additionally, rates of suicide among military service members and veterans are also at an all-time high, with deaths by suicide having increased by 25% during 2020.<sup>23 24</sup>

Reintegration to civilian life is the toughest challenge veterans face. This is true for those who served decades ago or in recent conflicts. Seventy percent live with chronic mental illness and substance use disorders. Of the nearly 3,000 veterans and their families that S:US serves, most satisfy the federal guidelines for “very low-income.” Outside of the U.S. Department of Veterans Affairs, S:US is one of the largest veterans’ services providers in New York.



# Fighting to End Veteran Homelessness

S:US has steadily developed a continuum of community-based supports and services across our portfolio of service offerings. S:US manages a number of street outreach teams with a primary objective to assertively engage with individuals on the street and offer options that help in their recovery journey. S:US operates 11 shelters and at any given time there are a number of veterans in our shelter system with the mandate to transition individuals into more stable, affordable, or supportive housing options.

Supportive housing is a cost-effective model that combines housing and services (case management, peer support, and nursing services) to allow people with different abilities and histories of homelessness to live more stable and productive lives. There are two settings for supportive housing: scatter-site or congregate setting. At S:US, we house our veterans in congregate settings, allowing us to work with developers to create living spaces that promote wellness by including supports like a computer room for job searches, an exercise room for physical fitness, a community room for meetings, celebrations, etc. Additionally, congregate settings enable a more natural development of camaraderie, community, and belonging, which are needs and wants that we hear from our service men/women are valued and cherished. Currently, there are 135 single adult veterans and seven families with a veteran as head of the household in three of our beautifully designed

single-site buildings across NYC rewriting their story of resiliency, hope, and recovery.

S:US provides comprehensive supports to veterans experiencing homelessness and housing instability throughout all of New York City, as well as Nassau and Suffolk Counties on Long Island. In addition to serving veterans with the greatest barriers to independence and a full community embrace, we serve the needs of veterans at the highest risk of suicide due to the effects of chronic homelessness and unemployment, PTSD, and disconnection from their families and communities.

At S:US, we have made a big impact in the last few years in connecting hundreds of veterans to training, certifications, and degree granting programs to support career placement. S:US Employment Specialists provide individualized career counseling to help veterans translate their military skills to civilian employment, guiding participants to the high-quality educational and training opportunities they need to be competitive in the New York marketplace. Our cross-functional team supports each veteran's job search, eventual placement, and employment retention services. We continue to work with many veterans long after they secure employment by providing additional supports to ensure long-term success.

S:US also works with veterans who have exhausted their Post-9/11 G.I. Bill benefits and continue to face income instability, limited job options, and other barriers to sustainable employment. We were quick to adapt to the new challenges and needs posed by the COVID-19 pandemic.

Our services quickly transitioned to remote and we continued to provide support via phone and videoconferencing. Our Employment Specialists helped employed veterans maintain job stability and worked with others who lost employment due to shutdowns and connected them to new jobs. S:US fills this gap by providing support for workforce development (e.g., vocational training, certifications, licensing, and credentialing) activities that help veterans further their education, secure employment, and become more economically self-sustainable.

## **Veterans We Support**

**are homeless or have a history of homelessness**

**90%**

**live with co-occurring chronic mental illness, substance use disorders, and/or serious health conditions**

**60%**

**have a history of involvement with the criminal justice system**

**30%**

## **Veteran Employment Services**

Our employment services, funded in-part by the U.S. Department of Labor, Veterans Employment and Training Service (DOL VETS), are targeting homeless, unemployed, and underemployed veterans and their families begin with vocational assessments and career counseling. S:US delivers extensive pre-employment assistance, case management services, connection to job training programs, employment readiness, job development, job placement, and employment retention supports. Our veteran employment program specifically serves veterans experiencing housing instability, many of whom are co-enrolled with the Supportive Services for Veteran Families (SSVF) program and other S:US services.

After job placement, S:US continues to work with veterans for employment retention, career development, licensure, training and credentialing, and additional aftercare supports. The S:US veteran employment program tailors services to help historically disadvantaged groups of veterans to overcome systemic barriers to well-paying jobs and careers, with over 81% of employment program veterans in the last three years identifying as people of color. Two groups of veterans in this program in particular have achieved exceptional job placement outcomes through this program: 80% of homeless veteran

families with children secured competitive civilian employment, and women veterans fared even better, with an average of 83% securing and maintaining jobs between 2020-2022.

### **Veteran's Testimony in NYC SSVF Rapid Re-Housing Services**

“Thank you so very much for guiding me this far to obtaining housing. Since coming to NYC I thought I was going to go another year homeless but everyone has shown me in less than 90 days I had help with budgeting, employment navigation, storage, food, temporary housing accommodations, mental health services and getting approved for the voucher I needed for a very long time. I cannot begin to express how happy and protected you all have made me feel during this journey... you guys rock!”

## **Supportive Services for Veteran Families Program (SSVF)**

Long Island received designation from the United States Interagency Council on Homelessness as having effectively ended veteran homelessness in 2018.<sup>25</sup> This benchmark indicates that across Long Island, there are systems and resources in place to quickly offer services and housing to any homeless veteran in need.

SSVF, funded by the U.S. Department of Veterans Affairs (VA), is a short- to intermediate-term Rapid Re-Housing and Homeless Prevention program, and the only VA homeless intervention that serves the entire veteran family. Participant families receive services in 90-day increments but may recertify for assistance multiple times while pursuing their housing stability goals. The target populations include very low-income [80% Area Median Income (AMI) in NYC and Nassau/Suffolk Counties] veteran households experiencing homelessness or those at imminent risk of becoming homeless. Veterans are able to define their own family composition when enrolling in the program and must meet thresholds for their military service to qualify.

The efforts of S:US as the only SSVF provider to serve both counties on Long Island, in conjunction with other agencies offering supports, resulted in over 1,000 homeless veterans being housed from 2013-2018. S:US continues to chair the monthly veterans Priority-1 working group, in which multi-disciplinary providers meet to review the needs of any homeless veterans in the community and develop plans to provide support.



S:US has operated SSVF since 2012—the program’s inaugural year—and over that time, we have fine-tuned our services and developed a reputation for enrolling and serving people with the highest barriers, including many veterans underserved by other community providers. Since program launch, S:US has served over 7,500 veteran households in NYC and on Long Island. We are a community leader in both Continuums of Care in service delivery and system planning, a provider of innovative pilot services that were later adopted nationwide, and a training/mentor site for newer grantees of the VA.

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**Housing First** is an evidence-based, cost-effective approach to ending homelessness for the most vulnerable and chronically homeless individuals. The Housing First model prioritizes housing and then assists the veteran with access to healthcare and other supports that promote stable housing and improved quality of life. The model does not try to determine who is “housing ready” or demand treatment prior to housing. Instead, treatment and other support services are wrapped around veterans as they obtain and maintain permanent housing.

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SSVF services follow a Housing First philosophy to help veterans identify and secure permanent housing while concurrently addressing employment, healthcare, and other housing stability barriers of the family. This approach prioritizes housing placement and ending the trauma of homelessness for a veteran, while concurrently working with them to address and overcome their other barriers and address their service goals.

S:US SSVF staff conduct extensive outreach to identify at-risk veterans in our community. Participants receive case management services, assistance in obtaining VA and mainstream benefits, housing counseling and navigation, landlord-tenant support and apartment placement, legal aid

and financial literacy services, coordination of VA and other healthcare supports, coordination of low-cost transportation services, Temporary Financial Assistance with rent, utility, and childcare expenses, job readiness, training and employment placement assistance.

After reducing veteran homelessness significantly on Long Island, the veterans who present as homeless today face unique challenges underscored by compounding medical, mental health, and behavioral health needs. In 2020, the program began offering SSVF extended-shallow subsidy assistance, where S:US pays 50% of a tenant's rent for up to 24 months while they engage with our team for aftercare, career development, and housing retention.

Local conditions create many barriers for low-income people to access housing. Despite these challenges, S:US Long Island operates successful VA-funded Supportive Services for Veteran Families (SSVF) and HUD-funded Rapid Re-Housing (RRH) programs. The goal of these programs is to quickly move program participants experiencing homelessness into permanent housing, then provide support and linkages so the participant can remain stably housed once services and financial support have ended.

The average veteran served by SSVF is over 50 years old. Black veterans are disproportionately affected by homelessness and are overrepresented in demographics served by the SSVF program: about 15% of people in the community identify as Black, yet Black veterans account for over 50% of SSVF enrollments.

## SSVF Outcomes

During the last SSVF program year S:US delivered on its mission to end veteran homelessness by providing:

SSVF homeless prevention assistance to **91** veteran families

SSVF Rapid Re-Housing assistance to **135** veteran families

**64%** of all Temporary Financial Assistance was issued on behalf of veterans who experienced literal homelessness (veterans enrolled under SSVF Rapid Re-Housing supports)

Over **80** veteran families with temporary emergency housing / hotel assistance while locating permanent housing with SSVF staff

Over **85%** of the people enrolled in services secured or maintained permanent housing prior to exiting the program

# S:US Grant Supporters

## **The Bob Woodruff Foundation**

[The Bob Woodruff Foundation](#) “invests in programs that help our service members, veterans, their families and caregivers thrive... find, fund, and shape innovative programs across the nation that produce measurable outcomes that best meet the emerging and long-term needs of today’s veterans and their families.” Based in New York City, the foundation began funding S:US’ pre-employment education, training, and job placement services in fall 2019. This initial grant bolstered our capacity to assist Post-9/11 veterans to overcome their injuries/service-related disabilities and achieve their career goals.

In 2021, S:US was honored to be awarded another grant through the NFL-Bob Woodruff Foundation (BWF) partnership “Healthy Lifestyles and Creating Community” program, which helped to improve the well-being and employment status of veterans. The social distancing restrictions and ensuing isolation for many veterans during the early days of the public health crisis took a heavy toll on veterans served by S:US. Many of these people lost opportunities to connect with one another and the rest of their social and healthcare services providers, exacerbating their housing instability as well as their financial and emotional stress. The program worked to safely provide personal protective equipment, connection to mental health services, opportunities for social connection, and employment support for veterans impacted by the COVID-19 pandemic.

The program supported 214 unique veterans (177 men, 36 women and 1 non-binary veteran) across S:US' housing and employment services programs. Of this cohort, 49.5% of veterans reported living with at least one service-related disabling condition and 86% were people of color.

## Preparing Veterans for Civilian Careers

### Devices and Connectivity Support

**46** veteran families received devices to access services and connectivity support including tablets and wireless data plans, and telehealth support

### Public Benefits Support

**55** veterans gained new access to local, state, and federal benefit

### Financial Literacy Support

**66** veterans improved their financial literacy through certified financial coaching, budgeting, and credit counseling

### Job Training and Readiness Support

**45** veterans increased their job skills and accessed training, credentialing, and licensing support

### Housing Stability Support

**97** families accessed and maintained stable housing

### Employment Support

**97** families secured/maintained employment; mean hourly income increased to \$19.40

Renewed funding from The Bob Woodruff Foundation allows S:US to provide employment services, case management, and financial assistance for housing and employment-related needs to at least 100 veterans, ensuring that they meet their long-term goals. S:US will use the 2022 BWF grant funds to address previous gaps in our services – targeting supports to enhance veterans’ access to employment, housing opportunities, transportation assistance, eviction prevention, training/educational services, and to address growing food insecurity which many low-income veterans face on a monthly basis.

### **Barker Welfare Foundation**

[Barker Welfare Foundation](#) grants have supported more than 800 veteran families at S:US over the past six years. Funding in 2022 is dedicated to addressing the financial assistance needs of veterans across our community, aiding S:US’ efforts to address the direct and urgent needs of low-income veterans. These veteran households have experienced challenges like homelessness, mental and physical health challenges, and substance use disorders. Assistance from Barker Welfare helps veterans obtain and retain housing, access new employment opportunities, and bolster other services to support their unique needs.

## Santander Bank

Santander Bank grant has allowed S:US to support 121 veterans, targeting those who experienced homelessness; unemployment; medical, psychiatric, and substance use disorders; and who were disconnected from family and other social supports. S:US supported veterans and their families with flexible and highly impactful financial assistance related to their career and permanent housing goals and workforce development activities (vocational training, certifications, licensing, and credentialing) that helped veterans further their education, secure employment, and become more economically self-sustainable.



# Conclusions / Recommendations

S:US strives to end homelessness among veterans in our community and to develop systems which ensure that any new instances of homelessness are rare, brief, and non-recurring. In order to achieve these goals, we continue to cultivate a growing network of over 400 partner organizations, expanding our ability to engage veterans of every service era and identity; leverage a dynamic continuum of care which supports veterans' unique service needs; target public and innovative private resources to enhance successful service outcomes for the most marginalized veterans, and to help them secure safe, sustainable permanent housing, access meaningful employment that pays a true living wage/creates opportunities for career growth; and deliver evidence-based, best-in-class services that meet their self-directed service needs, preferences, and desired outcomes.

## **To achieve these goals, S:US recommends the following actions be taken:**

- **Enact** legislation to protect veterans from source-of-income discrimination via the Fair Housing Improvement Act.
- **Ensure** significant investment from Federal, State, and Local governments to encourage the development and preservation of low-income and affordable housing for veterans, specifically \$5.04 billion for the Public Housing Operating Fund and \$3.6 billion for the Homeless Assistance Grants. Additionally, further investment and inclusion of veterans in state and local programs that encourage the preservation and development must be a priority.



- **Expand** State and Local low-income housing program preferences to include veterans
  - This is especially critical since only a small fraction of low-income veterans are currently able to access long-term housing supports, such as federally subsidized affordable developments or tenant-based rental assistance programs.
- **Afford** the same eligibility flexibility to members of the National Guard for all VA behavioral health and homeless programs including:
  - Supportive Services for Veteran Families;
  - Grant and Per Diem Program;
  - Veterans Resource Center; and
  - Veterans Affairs Supportive Housing - HUD-VASH;
- **Enhance** and expand community behavioral health supports on Long Island.

# About Services for the UnderServed (S:US)

S:US plays a critical role in the health and wellbeing of more than 37,000 of New York City’s most vulnerable individuals and families each year, helping them overcome complex and challenging life circumstances. At S:US, we understand that for there to be long-term social change, we must invest in people and communities. We work to eliminate the root causes of inequity and poverty, while addressing people’s unique needs—needs that are compounded by the challenges people face due to a lack of opportunity. We give people hope, providing a path to a bright future for themselves, their families, and communities, a future that is not defined by challenges, but by opportunity for all. Learn more at [sus.org](https://sus.org).

## About the Authors

### **Gabrielle Fasano, LCSW, S:US Regional Director:**

Gabrielle Fasano is a social worker with a focus on social justice; she believes that housing is healthcare and provides the foundation to pursue a life defined by purpose, connection, and community. Gabrielle is dedicated to eradicating homelessness on Long Island and has worked in this scope of practice since 2015, joining S:US as a Program Director in 2019 and assuming her current role as Regional Director in 2021.

### **Jorge R. Petit, MD, Former President & CEO:**

Dr. Petit is a board-certified psychiatrist with over 30 years of public healthcare experience. He served as the CEO and President of Coordinated Behavioral Care (CBC), a healthcare organization dedicated to improving the quality of care for Medicaid beneficiaries with serious mental illness, chronic health conditions and/or substance use disorders. Dr. Petit was the Regional Senior Vice President for New York State for Beacon Health Options, Founder and President of Quality Healthcare Solutions, and the former Associate Commissioner for the Division of Mental Hygiene in the New York City Department of Health and Mental Hygiene.

### **Adam Wawrynek, S:US Associate Vice President:**

Adam Wawrynek's 13-year career at S:US has focused on new program implementation and driving scalable solutions to resolving housing instability, unemployment, and homelessness among veterans and their families in New York. He has successfully launched projects including the original Supportive Services for Veteran Families (SSVF) programs, the country's first HUD VASH contracted services, numerous homeless prevention projects, the VA's GPD Transition-in-Place pilot, and a variety of other Housing First and evidence-based programs. Adam is a longstanding member of the New York City Continuum of Care Veterans Task Force Executive Committee, Veterans Aftercare Subcommittee, and the CAPS CSI working group.

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