

HOMELESSNESS AND HOUSING NEEDS OF NATIVE AMERICAN VETERANS TOOLKIT (v2.0)

VA



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AUTHORS

Kristen E. Frosio, PhD
Health Research Scientist, South Central Mental Illness Research, Education, and Clinical Center
Clinical Psychologist, Michael E. DeBakey VA Medical Center, Houston

Alexandra B. Caloudas, PhD
Investigator, South Central Mental Illness Research, Education, and Clinical Center
Psychologist, Michael E. DeBakey VA Medical Center, Houston

Stephanie C. Day, PhD
Investigator, South Central Mental Illness Research, Education, and Clinical Center
Psychologist, Michael E. DeBakey VA Medical Center, Houston

Jan A. Lindsay, PhD
Co-Director, South Central Mental Illness Research, Education, and Clinical Center
Senior Psychologist, Michael E. DeBakey VA Medical Center, Houston

Jay H. Shore, MD, MPH
Population Specialist
Veterans Rural Health Resource Center—Salt Lake City

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

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We honor our Native American Veterans through song and prayer... our way of life is best represented as a “prayerful way of being” shown here through the burning of sage and smoke. American Indians, Alaska Natives, Native Hawaiians, and Pacific Islanders are very diverse in their own individual way of prayer, privately and publicly... sage, cedar, pine, wood, coals, tea (ayuk)... through smoke and smudging we share a common bond.



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Note: This toolkit contains many embedded (live) links to resources.
In Appendix 2, we have also listed the URL link (pathway) to assist in locating materials or expanding searches.



FORWARD

Welcome to the Homelessness and Housing Needs of Native American Veterans Toolkit (v.2.0).

No Veteran who has served our country should be without a home. Veterans experiencing homelessness and those with unstable housing are a top concern for the US Department of Veteran Affairs. While American Indian and Alaska Native (Native American) Veterans experiencing housing instability share many characteristics and challenges of their non-Native counterparts, Tribal communities, where many Native American Veterans live, are sovereign nations and have a unique history and status, bringing both strengths and challenges to resolving homelessness situations.

In 2014, the Office of Rural Health funded a project to describe the unique circumstances of rural Native American Veterans who are experiencing or are at risk of homelessness. The Toolkit (Native American Veteran Homelessness Toolkit, v1.0) has been available to the public for a number of years through the [VA Community Provider Toolkit](#).

Since 2010, Veteran homelessness has decreased by more than half. However, homelessness and the conditions contributing to the risk of homelessness persist, including for Native American Veterans living in or near Tribal communities. With this second version of the toolkit, we provide updates to evolving programs, expand the list of resources, and delve more deeply into the context of housing and housing needs of Native American Veterans. We hope that this updated version serves as a resource for those working to end homelessness for Native American Veterans.

If you have any questions about this toolkit, please contact us at ORH-WR@va.gov



Veterans experiencing homelessness are encouraged to contact the National Call Center for Homeless Veterans at 877-424-3838 or go to [VA Homeless Programs](#) for assistance.



MEETING THE HOUSING NEEDS OF ALL VETERANS: OVERVIEW AND BACKGROUND FOR THIS TOOLKIT

Top priority for VA

The words “homeless” and “Veteran” should not exist together. VA is committed to ending homelessness among Veterans because it is our nation’s duty to ensure all Veterans have a place to call home. To achieve this goal, VA continues to grow federal, state, local, and community partnerships to develop solutions that work best for Veterans and the communities that serve them. VA also works to improve and expand a variety of [VA Homeless Programs](#), tailored to address the unique challenges faced by Veterans. The result of this comprehensive and dynamic approach has been noteworthy. Homelessness among Veterans declined by over 55% between 2010 and 2022. The VA continues dedicated efforts to reduce the annual numbers of Veterans experiencing homelessness.¹

Rural Native American Veterans and homelessness

Like other racial and ethnic groups, Native American⁹ Veterans’ homelessness rates have declined. However, Native American Veterans continue to experience homelessness at higher levels compared to other Veteran groups. Further, the overall decrease in homelessness among Veterans since 2020 is largely driven by decreases in homelessness in major city and suburban areas.¹ Those living around or outside of major urban areas endure distinct and complex challenges. In particular, Native American Veterans who return to Tribal communities are at high risk for many conditions that lead to or sustain homelessness, including extreme manifestations of poverty, substandard housing conditions, and overcrowding that often drains limited resources.

Native American Veterans are overrepresented in the homeless population relative to their percentages in the Veteran population overall, with Native American female Veterans having the highest rates of housing instability.^{1, 2}

Federal trust responsibilities to Native American communities

Providing equitable access to adequate housing for Native Americans is a trust obligation of the U.S. federal government. Continued efforts in funding programs that partner with Native communities to develop safe, sustainable, and affordable housing and economic opportunities based on local needs and customs are essential for building and stabilizing healthy communities and economies.

Why a toolkit for Native American Veterans experiencing housing instability?

The experience of housing instability among Native American Veterans, many who live on Tribal lands, presents a distinct set of challenges. These challenges stem from inadequate follow-through on federal trust obligations; a complex and often contradictory set of rules and regulations spanning federal programs, treaty rights, state initiatives, and local Tribal efforts; misunderstandings of specific local cultural beliefs regarding Veterans and homelessness; definitions of homelessness ill-suited for the conditions of Tribal or Alaska Native Village-based Veterans; a lack of quality and adequate housing or shelters in these communities; and a paucity of data. Additionally, information, resources, and opportunities for addressing Native American Veteran homelessness may be difficult to identify and locate since they are spread across many organizations, reports, and websites.

The purpose of this toolkit is multifold:

- Provide background on Native American Veterans and their military service to the US.
- Describe the definitions commonly used for homelessness, including basic elements of homelessness and their implications for rural Native American Veterans.
- Provide key points to consider – cultural, historical, and programmatic – in addressing Native American Veteran housing needs.
- Centralize diverse resources and programmatic options for individuals or organizations seeking solutions to housing instability among Native American Veterans who live on or near Tribal lands.
- Suggest strategies for collaboration and partnerships in meeting the needs of rural Native American Veterans experiencing homelessness.
- Recommend improvements in policy and programs to address Native American Veteran housing needs.

Finally, we provide a list of resources – both VA and non-VA – that may assist in guiding next steps. This toolkit is not exhaustive – likely useful information remains untapped. We invite and encourage notification of any resources so we can include them in future versions (Send to ORH-WR@VA.gov).

⁹In this document, we use the terms Native American to describe those who identify as American Indian or Alaska Native. The term “Native American” can include other Indigenous peoples also and much of the content of this toolkit could apply more broadly to these groups.



PROFILE OF NATIVE AMERICAN VETERANS AND THEIR HOUSING NEEDS

Native American Veteran military service history

Native Americans have a long and proud history of protecting their families and their land, serving in the military for U.S. conflicts since colonial times. From the Revolutionary War to today's frontline, Native Americans carry on a tradition of service and sacrifice as they serve in the military at one of the highest rates across all race^b groups, and often in the most dangerous positions.^{3,4}

A Snapshot of Native American Veterans

Learning about who Native Veterans are and about their health and health care will assist in identifying appropriate support to meet their housing needs.

Native American Veterans comprise a substantial portion of the Native population. According to the 2021 American Community Survey, Native American Veterans account for **7.2% of all adult individuals identifying as Native.**

HOW MANY NATIVE AMERICAN VETERANS ARE THERE?

Native American Veterans identifying as **only one race:** **125,300**

Native American Veterans identifying as **more than one race:** **199,800**

Total Native American Veterans: **325,100**

Statistics reported about unhoused Native American Veterans are usually only about those identifying as one race.

^bThe federal government has changed definitions of race many times over its history. As a socio-political construct, we acknowledge race, as currently ascribed, has no biological basis and has often been used to oppress and exclude those in non-dominant categories. However, since official statistics and many other data sources use the federal classifications, we use the term throughout this toolkit to draw attention to disparities.



WHO ARE NATIVE VETERANS?



NATIVE VETERANS

- Are more likely to have served in combat areas
- Served in the Post-9/11 Period at higher levels (24%) compared to other groups (19%).

NATIVE VETERANS ARE YOUNGER THAN OTHER GROUPS WITH A MEAN AGE OF 59 VS 64 YEARS

44%

OF NATIVE VETERANS ATTEND COLLEGE VS 37% ALL OTHER GROUPS but are **less likely to hold a bachelor's degree.**



11%

OF NATIVE VETERANS ARE WOMEN VS 9% ALL OTHER GROUPS

Native Veterans have **lower rates of employment** than other Veteran groups.

***THE INDIAN HEALTH SERVICES (IHS) IS NOT HEALTH INSURANCE.**

The IHS receives an appropriation each year from Congress, but there is no insurance pool. **Native Veterans using IHS alone are uninsured.**

7%

ARE UNINSURED VS 3% ALL OTHER GROUPS



NATIVE VETERANS

- Have higher levels of **service-connected disability**
- Are almost **2x more likely to be diagnosed with a mental disorder** compared to other rural non-Native Veterans.
- Are **less likely to use VA health care** than other groups (27% vs 35%).

Sources: Nat Center Vet Stats, 2017 (11); Kaufman, 2013 (12)





RURAL NATIVE AMERICAN VETERANS AND HEALTH CARE

49%

OF NATIVE AMERICAN VETERANS LIVE IN RURAL OR REMOTE LOCATIONS.

The quality of and access to available care and resources, including those for unhoused Native American Veterans, may depend on urban-rural divides.

Most Indian Health Service (IHS) and Tribal facilities are located on or near Tribal lands, whereas VA Medical Centers are more frequently located in urban settings. Native American Veterans often have greater access to IHS than VHA. However, the availability of specialty care and resources may be limited at some IHS facilities.

In 2010, IHS and VA signed an updated memorandum allowing IHS and Tribal Health programs to enter into reimbursement agreements for care provided directly to Veterans. **By 2020, 190 agreements had been made across 574 federally recognized tribes.**





WHAT DOES HOUSING INSTABILITY LOOK LIKE IN NATIVE AMERICAN COMMUNITIES?

In Native Tribal communities, housing instability simply looks different than in many urban areas. Cultural traditions valuing kinship and generosity, housing stock, and housing conditions combine to make homelessness less visible while creating added challenges.

Family, kinship, and Veterans

Although different Tribes hold diverse beliefs and principles, there is an abiding tradition of respect for the importance of family and kinship. This tradition teaches that it is essential for families to share resources so that all may survive. The concept of family goes beyond the nuclear family and can include grandparents, uncles, aunts, cousins, other relatives, and nonrelated kin.

Many in Tribal communities will open their homes to those with no place to go and share spare rooms, couches, and floor space. This is especially true for Veterans, as Veterans hold a place of honor and high regard in most Tribal communities. For many, it is not culturally acceptable to know of a Veteran with no place to stay and not provide them shelter. Such arrangements are generally not long-lasting, and Veterans may move from place to place – sometimes with only moments of notice.

Housing in Tribal communities

Housing shortages. Housing instability is closely related to severe housing shortages on most Tribal lands.⁵ A complex mix of treaty rights, Tribal laws, federal and state regulations, and poorly conceived and executed federal housing projects have resulted in significant shortages of adequate housing for major segments of the Native American reservation-or Village-based population.⁶ The shortage has resulted in overcrowded housing in these settings, and accommodating one person may mean another will have to go somewhere else. “Doubling-up” is common in Tribal lands; nearly 16% of households across Tribal lands live in overcrowded conditions, compared to 2.2% nationally.⁷

Inadequate housing conditions. Families on Tribal lands are almost 5 times more likely to live in inadequate housing conditions compared to the general population. They are 5 times more likely to live in homes that lack basic plumbing, nearly 4 times more likely to live in homes without a sink, range, or refrigerator, and more likely to live in homes with inadequate heating (12% v 2%). Tribal reservation communities have the highest proportion of incomplete kitchen facilities (3.53%) and incomplete plumbing (5.13%) compared to their urban counterparts or other racial and ethnic groups.⁸

For Veterans suffering from posttraumatic stress, crowded conditions may be particularly difficult to endure since loud noise, crowded conditions, and increased stress may trigger trauma reactions.

Given the paucity of housing options for so many, perhaps it is not surprising that few Tribal areas have homeless shelters or transitional housing for Veterans: The need for housing reaches far beyond Veterans of the community.



Defining and counting those who are experiencing homelessness

Visibility matters. An absence of accurate and comprehensive data has historically left Native people out of data collection, analysis, and reporting due to various validity and reliability issues.

Because of the way housing instability among Native American Veterans appears in Tribal settings, obtaining actual counts is challenging and thus many times simply not done. Few Native Veterans would be found in common methodologies used by federal agencies to count the homeless. Since homeless shelters, safe havens, and other homeless resources are rare in Tribal or Alaska Native Village areas, few would be counted in those places.

Defining homelessness

The way 'homelessness' is defined and counted can impact data validity and reliability. The definition will determine who is counted and who is not. See the side panel for the definition used by the VA.

Also, certain federal agencies use different definitions, making collaborations between departments difficult.



DEFINING HOMELESSNESS

The **definition of homelessness** the VA uses is based on legislation, **the McKinney-Vento Homeless Assistance Act**, which defines a person experiencing homelessness as:

- An individual or family without a full-time or adequate nighttime residence.
- An individual or family with a full-time nighttime residence that is not intended to be a regular place for people to sleep, including a car, park, abandoned building, bus or train station, airport, or camping ground.
- An individual or family living in a shelter (including a hotel or motel) designated as a temporary living arrangement.
- An individual residing in a place not meant for human habitation or exiting an institution where they temporarily resided.
- An individual or family who will imminently lose their housing, including housing they own, rent, or live in without paying rent or are sharing with others, and rooms in hotels or motels not paid for by federal, state, or local government programs for low-income individuals or by charitable organizations.
- An individual or family who is fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions in their current housing situation.
- An unaccompanied youth and homeless families with children and youths.





Why do counts of Native American Veterans living on Tribal lands matter?

The counts of Veterans experiencing homelessness matter because quantifying need helps with policy creation, funding allocation, and draws attention to this problem: If a program can address the needs of many Veterans experiencing housing instability, providing the program with resources is an efficient use of funds.

In rural areas, and in particular Tribal communities, the number of Veterans experiencing homelessness is likely to be smaller than in urban areas, even if the rate of housing instability is higher.

How homelessness is counted also may contribute to the final estimate of homelessness. VA uses counts provided by the Department of Housing and Urban Development through their Annual Homeless Assessment Reports. These numbers are determined using two methods to estimate homelessness (see text box). Each method provides a different estimate of homelessness.

The first 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 (thus not included in the count and underestimating the true number of homelessness). Unsheltered counts have more limitations and variations in methodology than sheltered counts.

The second method counts 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 Veterans experiencing homelessness in Tribal areas would be counted using this method.

THERE ARE TWO WAYS TO COUNT THOSE EXPERIENCING HOMELESSNESS:

- **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.** Additionally, communities must identify if a person is ‘chronically homeless’ indicating long-time or repeated homelessness and the presence of a disability.
- **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 spent nights in several different shelters.

Neither method accounts for at-risk individuals – those who may be losing housing in the near future – even though the definition of homelessness includes those persons.

Taken together, understanding the way homelessness is defined and the way counts are conducted can assist in planning for appropriate program design in many settings. In Tribal areas, however, the current definition and counting methods present substantial barriers to establishing need and identifying appropriate programs.



WHAT ARE SOME UNIQUE CHARACTERISTICS OF TRIBAL SETTINGS THAT HAVE IMPLICATIONS FOR VETERAN PROGRAMS THAT SUPPORT HOUSING?

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. They are important to keep in mind when identifying potential programs for addressing homelessness in Tribal communities.

Tribes are diverse. There are more than 574 federally-recognized American Indian Tribes and Alaska Native Villages 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 VA, the Office of Tribal Government Relations (OTGR) was established to strengthen Tribal relationships with VA. The Office of Rural Health (ORH) supports programs that address the health needs of Native American Veterans through collaborations with OTGR, the IHS, and VHA Office of Community Care. The Veterans Health Administration and IHS have established a Memorandum of Understanding (MOU) that helps with coordination and sharing of resources to support delivery of health care services to Native American Veterans.

Tribal-federal history. The history of federal policy towards Native Americans 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. Making space for Native-centered priorities that link self-determination with decolonization, healing, mobilization, and transformation can empower Native people to take charge and define the processes and employed

methodologies that fit with development, implementation, and dissemination of programs that fit the needs of their communities.

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 general in Tribal areas, these programs, without adaptation, may be challenging to effectively administer. Although many Native American 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.

Housing quality in Tribal areas. The conditions of houses in many Native American communities are substandard, including inadequate plumbing, kitchen facilities, and heating. Many units would not meet the standards for transitional housing placement required by some programs.



PARTNERING TO ADDRESS NATIVE AMERICAN VETERAN HOUSING INSTABILITY

In most Native American communities, Veterans are held in high regard and esteem. Despite the lack of resources, communities often have tremendous ability to mobilize for Veterans causes. Partnerships can be a vital component to addressing homelessness of Native American Veterans in Tribal communities. Authentic partnership, however, can be challenging given the often turbulent history with the federal government or other external organizations.

Building trust and continuity in relationships

Any partnership requires trust. Learning about the community and its history – including history with the federal government - will help to inform initial conversations and build a foundation for a successful partnership. In-person meetings are a vital component of building relationships, trust, and continuity in Native American communities. Although teleconferencing and/or e-mail may be acceptable for less important or informal follow-up, anything formal or high priority should be discussed in-person. Foreground the communities' agenda and priorities and remember that their timelines may be different than yours. Maintain regular feedback and communication. Even if things are not progressing as planned, keeping the line of communication open and consistent is vital to building and maintaining trust. Humility and an openness to bi-directional learning will re-enforce your commitment to partnership, as well as persistence, flexibility, and consistency in working to establish relationships.

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

True partnership is a learning process. The following provides selected resources that may be useful:

- The [VA Community Provider Toolkit](#) (Working with Veteran Populations | American Indian and Alaska Native Veterans)
- The [VA Office of Tribal Government Relations](#) (OTGR)
- [SAMHSA Culture card](#) (Substance Abuse and Mental Health Services Administration)
- [Administration for Native Americans](#) (ANA) and the ANA's fact sheet: [Native American Veterans – Fact Sheet](#)
- For partnership with rural communities generally: [Rural Veteran Outreach Toolkit](#) (VA Office of Rural Health)

If you have any questions about partnering with Tribal communities to address homelessness, please contact the **VA Office of Tribal Government Relations** or the **Tribal HUD-VASH program**.



APPROACHES AND PROGRAMS FOR ADDRESSING NATIVE AMERICAN VETERANS AT RISK OF OR EXPERIENCING HOMELESSNESS

How can we figure out the numbers?

Finding data on Native American Veterans experiencing homelessness in Tribal communities is a challenge – and vitally important to show need and inform decisions about appropriate programs (or how to tailor them). The following resources may be of use:

- The [Annual Homeless Assessment Report \(AHAR\)](#): Each year, this report is compiled for Congress by HUD and 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, with special supplemental reports on Veterans frequently submitted to Congress. As noted above, however, the count methodology may systematically underestimate the number of homeless Native American Veterans, especially in Tribal communities.

- [Conducting Homeless Counts on Native American Lands - A Toolkit](#):

The Housing Assistance Council (HAC) and the Corporation for Supportive Housing (CSH), with support from HUD, published this toolkit which outlines guidance 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.

- [National Alliance to End Homelessness](#):

This organization provides many resources including a comprehensive report about the state of homelessness in the United States, data and graphics, publications, and toolkits and training materials. They also have an interactive map of Veteran homelessness (based on point-in-time counts) by state, though no counts by race or ethnicity are included.

What are some programs that address Veteran housing instability in Tribal settings?


In spite of the challenges of estimation, homelessness among Native American Veterans is a widely-recognized problem.⁹ Several collaborations between Tribal governments and VA have resulted in successful programs to address Veteran homelessness in Tribal settings. We have identified several VA and non-VA programs specifically for Native American Veterans.

VA Homeless Programs for Native American Veterans

1. Stand Down Events

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 designed to help the nation's homeless Veterans "combat" life on the streets. Stand Downs are a part of the Department of Veterans Affairs' efforts to address the needs of and provide services to Veterans experiencing homelessness and other at-risk Veterans.





A Stand Down is an event, usually 1-3 days, which provides supplies, services, and support to Veterans experiencing homelessness.

- 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, and health screenings.
- Veterans may also receive assistance and/or referrals for dental care, transitional housing information, employment information and counseling, mental health and substance use treatment, 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 VA and other government agencies such as the [Department of Labor](#) who also offer funding for Stand Down events. 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.

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 Veterans experiencing homelessness. 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

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.

safety and health organizations can better serve the wider region, including Veterans and their families.

Interested in planning a Stand Down for a Native American community where you work or live? Please contact your local [VA Homeless Coordinators](#).

For additional resources and information about Stand Downs:

- Stand Downs and VA: [Stand Down Events - VA Homeless Programs](#). For additional information on Stand Down dates and locations across the nation, please contact your local [VA Homeless Coordinators](#) or the [VA Homeless Programs](#) office. The Department of Labor provides Grants & Funding Opportunities, through their Veteran's programs, to support Stand Downs.
- [Stand Down | U.S. Department of Labor \(dol.gov\)](#)
- [National Coalition for Homeless Veterans \(NCHV\): Stand Down Overview](#)



2. 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 Corporation-owned 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.

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

This program, however, also has limitations:

- The program is only available to Tribes that have entered into a Memorandum of Understanding (MOU) with VA, a document which defines roles and responsibilities of both parties. Each Tribe must have its own MOU with VA.
- 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.
- Land is difficult to obtain because much of the land is held in trust.

3. Tribal HUD-VA Supportive Housing (HUD-VASH) program

Tribal HUD-VASH is a HUD-awarded grant program. The program, authorized in 2015, provides housing and supportive services to American Indian and Alaska Native Veterans through the combination of HUD rental assistance and VA case management and clinical services. This program continues to grow and, as of 2023, partners with 29 Tribal Grantees. More than 450 Native American Veterans were housed with Tribal HUD-VASH rental assistance in 2023.

To consider: Practical or regulatory limitations

While many programs to assist Veterans experiencing homelessness are laudable in their goals, they often have characteristics that limit services for Native American Veterans in Tribal communities.

- Numbers served: If funding for programs is awarded based on number of clients, organizations serving Tribally-based Native American Veterans are unlikely to be successful. Homelessness is difficult to measure in Tribal communities, and when it is measured, numbers may be relatively low even while rates may be high.
- Proximity to VA medical centers: 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 many Veterans in Tribal communities.
- Programs assuming local available housing stock: Programs that support transition-in-place or other permanent housing opportunities depend on the availability of housing, which does not exist in many Tribal communities. Veterans cannot transition-in-place if they have no place to live.
- Private housing: Because of treaty provisions, much of the housing in Tribal communities is not private. Programs requiring private housing will have limited success in Tribal communities.
- Programs assuming housing conditions are standard: Unique circumstances on Tribal areas — remoteness, lack of infrastructure, complex legal issues and other constraints related to land ownership — make it extremely difficult to improve housing conditions in some areas. Requirements regarding housing conditions and/or maintenance could be challenging.



- Tribal HUD-VASH addresses the fact that Tribes are not eligible to administer Section 8 vouchers and had not previously been able to participate in the broader HUD-VASH program.
- Tribes and Tribally Designated Housing Entities (TDHEs) who wish to participate in this program must partner with VA and HUD’s Office of Native American Programs. This program continues to expand and offer grants to Tribes and TDHEs to help house Native American Veterans.

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 American Veteran, depending on his or her circumstances.

4. Find Health Care & Resources for Native American Veterans (White House Council on Native American Affairs (WHCNAA) Health Committee: Native American Veteran Homelessness Initiative)

This multiagency effort seeks to improve access to care and services for Native American Veterans experiencing or at risk of homelessness, especially in urban areas. This Initiative supports developing relationships between VA and organizations serving Native Americans in order to increase awareness of and access to available programs and services. Organizations include National Institutes of Health (NIH), Indian Health Service (IHS), Urban Indian Organizations (UIO), the Department of Veterans Affairs (VA), HUD’s Office of Native American Programs (ONAP), and the National Council of Urban Indian Health (NCUIH).

As a part of the WHCNAA initiative, IHS and VA launched an interagency map to increase access to health care, community-based resources, and other essential services for Native American Veterans. The map is interactive, allowing users to explore options geographically.





While designed with urban Native American Veterans in mind, many Native people, including Native American Veterans experiencing homelessness, circulate between urban and rural Tribal communities – this map may assist in locating services to accommodate such Veterans.

5. Tribal Veteran homeless shelters

In a few cases, Tribal communities have partnered with VA to establish a shelter for Veterans experiencing homelessness. Tribally-based shelters, however, are not common. 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.

VA Programs for Veterans, not specific to Native American Veterans

VA is committed to addressing homelessness in Veterans and offers several programs open to any Veteran experiencing homelessness. While not specific to Native American Veterans, several programs may be helpful in supporting transitions to stable housing. Some services may help to supplement Native American Veteran-specific programs. These grants are provided to communities or agencies who assist Veterans experiencing homelessness.

1. Grant and Per Diem Program (GPD)

GPD is a competitively awarded program for community organizations serving Veterans experiencing homelessness. 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).

The GPD program for Veterans experiencing homelessness with special needs (GPD-SN) serves women, Veterans with children, frail elderly Veterans, Veterans with terminal illnesses, and those with chronic mental illnesses.

2. Supportive Services for Veteran Families (SSVF)

Under the SSVF program, 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, childcare, 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. SSVF offers additional [resources and information](#) including a Program Guide and recent annual report.

3. **Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) – VA Homeless Programs**

Programs: The HUD-VASH program combines HUD’s Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the [VA’s Homeless Program](#). VA provides these services for participating Veterans at VA medical centers (VAMCs), community-based outreach clinics (CBOCs), through VA contractors, or through other VA designated entities. These services are designed to help homeless Veterans and their families find and sustain permanent housing and access the health care, mental health treatment, substance use counseling, and other supports necessary to help them in their recovery process and with their ability to maintain housing in the community.

4. **Health Care for Homeless Veterans (HCHV) Program - VA Homeless Programs**

Programs: Through HCHV, VA medical center staff conduct outreach to Veterans experiencing homelessness; provide care and treatment for medical, psychiatric, and substance use issues; and engage Veterans in case management, including referrals for supportive services.

- While the HCHV program itself does not provide housing for Veterans who receive services, VA may enter into contracts with community providers for residential treatment beds through the Contract Residential Treatment component of HCHV.

5. **Domiciliary Care for Homeless Veterans Program - VA Homeless Programs**

Programs: Domiciliary Care provides residential rehabilitative services for Veterans who have physical or behavioral health conditions. Through the program, Veterans receive medical, psychiatric, and substance use treatment, as well as vocational rehabilitation services.

6. **Community Resource and Referral Centers (CRRCs)**

CRRCs are a collaborative effort between VA, communities, service providers, and agency partners that engage homeless Veterans in services including physical and mental health care resources, job development programs, housing options, and other VA and non-VA benefits.

7. **VHA Compensated Work Therapy/Transitional Residence (CWT/TR)**

The Compensated Work Therapy (CWT) program connects Veterans who have physical disabilities, mental health issues, and/or substance use issues to vocational training and work experiences so they may re-enter the workforce and maintain employment on their own. The goal for this program is that through their experience, participants will improve their chances of living independently and reaching self-sufficiency. While CWT itself is not targeted to Veterans experiencing homelessness, the Transitional Residence component provides housing to participants in the CWT program who are experiencing or at risk of homelessness.





- The housing is transitional—up to 12 months—and Veterans who reside in it receive supportive services.
- Through the CWT program, VA employs Veterans directly, finds work for Veterans at other federal agencies, or enters into contracts with private companies or nonprofit organizations that then provide Veterans with work opportunities. Veterans must be paid wages commensurate with wages in the community for similar work.

8. Veterans Justice Programs (VJP) – VA Homeless Programs: VJP serves Veterans at any point in their involvement in the criminal justice system, including their reentry into the community following incarceration. The goal of VJP is to provide these Veterans with resources, services, and mental health and other clinical treatment to prevent homelessness and ensure a lasting rehabilitation. VJP staff conduct outreach in prison, jail, and court settings. They work with local law enforcement to identify and contact justice-involved Veterans and facilitate their access to VHA mental health, substance use, and homeless services, as well as to other VA services and benefits as appropriate.

9. Status Query and Response Exchange Systems (SQUARES): a VA web application that provides external homeless service organizations with reliable, detailed information about Veteran eligibility. The tool facilitates quick and simple access to care for homeless and at-risk Veterans.

10. Enhanced-Use Lease (EUL) Program: provides a mechanism for non-VA entities to develop and operate supportive housing for homeless and at risk Veterans and their families on VA property. Through this program, VA out-leases underutilized real estate under its jurisdiction or control to the private sector for up to 75 years for the purpose of developing supportive housing for homeless and at-risk Veterans and their families.

- In addition to providing Veteran residents with close proximity to VA physical and mental health care, EUL housing often offers onsite computer and laundry facilities, fitness centers, haircuts, and supportive services such as financial management and job training.

Non-VA program for Veterans

1. Tribal Veteran Services Officers (TVSOs): All states have 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 exists, asking someone familiar with Native American Veterans in a Tribal community may help identify if the Tribe has such a position.



2. Tribal Veteran Representative (TVR): A TVR is trained – usually through a VA program – to assist Tribal Veterans with enrollment in VA benefits. Typically, these positions are volunteer or supported by the Tribe (thus non-VA). A TVR knows a great deal about VA benefits and programs as well as local community resources so may be well positioned to assist with housing needs.¹⁰

3. Homeless Veterans' Reintegration Program (HVRP): A program of the Department of Labor, HVRP is developed to assist Veterans experiencing homelessness find meaningful employment through job training, counseling, and job placement services. This program has three core objectives:

- Provide career exploration, training, and supportive services to veterans experiencing and at risk of homelessness, empowering them to secure good jobs in stable, high-demand occupations earning livable wages.
- Establish strong partnerships between public, private, and nonprofit organizations, especially those that include people who have experienced homelessness.

- Remove barriers to the full and equal participation of marginalized communities through partnerships with a range of organizations that support the ability to reach out to and deliver equitable services to marginalized Veterans experiencing or at risk of homelessness.

4. Incarcerated Veterans - Veterans (IVTP): IVTP, also a program of the Department of Labor, provides the same outreach, job search and training, placement activities, and services as HVRP, but focuses on Veterans leaving jails, prisons, or mental health facilities. In addition, IVTP services can be used to provide housing for program participants for up to 90 days. Like HVRP, grantees for this program are organizations or agencies.



RECOMMENDATIONS: MEETING NATIVE AMERICAN VETERANS' HOUSING NEEDS



A number of programs and services have made a difference. Many Veterans, including Native American Veterans, have found stable housing. However, improvements and creativity in approaches and programs for addressing Native American Veterans experiencing homelessness in Tribal communities could make a substantial difference.

- Increase visibility of the housing crisis on and off Tribal lands for Native American Veterans; highlighting the unique barriers Native people face when seeking housing and services.
- Identify and work to eliminate barriers that Tribes encounter when accessing federal programs and resources that support housing.
- Improve data collection. Work to strengthen the capacity for data collection on or near Tribal lands and be sure to disseminate lessons learned to other Tribal communities.
- Engage with Tribal leaders, urban Native American communities, and experts in the field to identify local issues and design implementation strategies for appropriate solutions.
- Revise eligibility requirements for various programs currently not accessible to Tribally-based Veterans.
- Explore ways to make development of multigenerational homes feasible using federal funds.
- Increase support and resources for Tribal-VA partnerships, including cultural safety, capacity building, and relationship building.
- Strengthen coordination of multiagency effort to improve housing programs. 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.
- Public-private partnerships: While these partnerships have their own challenges, through commitment and relationship building, successful programs are possible.
- Explore options to subsidize housing for Veterans that do not qualify for low-income housing and prioritize veterans on wait lists.
- Fund and develop culturally-specific housing projects and services.
- 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 VA housing programs or HUD/DOL programs.



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APPENDIX 1

Resources for Native housing (not specific to Veterans)

- **HUD Indian Housing's Office of Native American Programs (ONAP):**

- ONAP offers a number of programs to assist with home ownership and to assist with housing development, services and infrastructure, trainings, and community development.

- If you are a Tribal leaders, be sure to check out the quicklink to Dear Tribal Leader Letters which notify Tribal leaders from all federally recognized Tribes about consultation activities related to developing and implementing policies, agreements, and programs that directly affect your Tribe.

- **Section 184 Indian Home Loan Guarantee Program:** This is not a Veteran-specific program but may be an option to consider. It provides government backing for mortgages for Native American families and Tribes.

- **United States Department of Labor (USDOL):**
 - **Indian and Native American Programs:** includes employment and training information, relevant laws and regulations

- **Housing Improvement Program (HIP):** Home improvement and replacement grant program for Native people who 1) have a very low income, and 2) live in substandard homes on or near a reservation. Five categories of assistance are supported: Interim improvements, repairs and renovations, replacement housing, new housing, and down payment assistance.

- **National Coalition for Homeless Veterans**

- **United States Interagency Council on Homelessness (USICH)**

- **Indian Housing Block Grant (IHBG):** program provides adequate housing to Native Americans and is the single largest source of Indian housing assistance. Eligible IHBG recipients are federally recognized Tribes, Tribally Designated Housing Entities (TDHEs), and a limited number of State-recognized Tribes.

- **Indian Community Development Block Grant (ICDBG):** provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment,

and economic opportunities, primarily for low- and moderate-income persons.

- **Office of Public and Indian Housing (PIH):** ensures safe, decent, and affordable housing, creates opportunities for residents' self-sufficiency and economic independence, and assures the fiscal integrity of all program participants.

- **Title VI Loan Guarantee Program:** Title IV of the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA), allow grantees of Indian Housing Block Grant to obtain HUD guaranteed financing; guaranteeing repayment of 95% of the unpaid principal and interest due on the notes or other obligations guaranteed.

- The Title VI Loan Guarantee program allows recipients of Indian Housing Block Grant Funds to use current and future fund allocations as a means of leverage to obtain HUD guaranteed financing. As a borrower, Tribes, Alaska Native Villages or TDHEs (with Tribe approval) will collaborate with an approved lender to prepare and submit required documents for HUD review.

- Proceeds from a Title VI guaranteed loan may be used to:

- Create new housing
- Rehabilitate housing
- Build infrastructure
- Construct community facilities
- Acquire land to be used for housing
- Prepare architectural & engineering plans
- Fund financing costs

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](#) is important.



APPENDIX 2

Resource/Organization	Full URL links
VA Office of Rural Health (ORH)	https://www.ruralhealth.va.gov/index.asp
VA Community Provider Toolkit	https://www.mentalhealth.va.gov/communityproviders/
VA Homeless Programs	https://www.va.gov/homeless/
Office of Inter-Governmental Relations (OTGR)	https://department.va.gov/administrations-and-offices/tribal-government-relations/
VHA & IHS Memoranda of Understanding (MOU)	https://department.va.gov/administrations-and-offices/tribal-government-relations/access/
SAMHSA Culture Card	https://www.samhsa.gov/resource/dbhis/culture-card-guide-build-cultural-awareness-american-indian-alaska-native
Administration for Native Americans	https://www.acf.hhs.gov/ana
Native American Veterans – Fact Sheet	https://www.acf.hhs.gov/ana/fact-sheet/did-you-know-native-veterans
Rural Veteran Outreach Toolkit	https://www.ruralhealth.va.gov/partners/toolkit.asp
Annual Homeless Assessment Report (AHAR)	https://www.hudexchange.info/hdx/guides/ahar/
Conducting Homeless Counts on Native American Lands - A Toolkit	https://www.csh.org/wpcontent/uploads/2013/03/na_homeless_count_toolkit.pdf
National Alliance to End Homelessness	http://www.endhomelessness.org/
Stand Down Events – VA Homeless Programs	https://www.va.gov/homeless/events.asp
Stand Down – U.S. Department of Labor	https://www.dol.gov/agencies/vets/programs/StandDown
VA Homeless Coordinators	https://www.va.gov/homeless/homeless-coordinators.asp
Department of Labor Grants	https://www.dol.gov/agencies/vets/serviceproviders/grants
National Coalition for Homeless Veterans – Stand Down Overview	https://www.nchv.org/images/uploads/Stand%20Down%20Overview%20-%20Updated(7).pdf



APPENDIX 2

Resource/Organization	Full URL links
Native American Direct Loan (NADL) Program	http://www.benefits.va.gov/homeloans/nadl.asp
Tribal HUD-VASH Program	http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash
Find Health Care & Resources for Native American Veterans	https://ihs-gis.maps.arcgis.com/apps/instant/nearby/index.html?appid=10bce1951c7b491aadaf73ab8bd145fc
Grand Per Diem (GPD) award	http://www.va.gov/homeless/gpd.asp
Supportive Services for Veteran Families (SSVF)	https://www.va.gov/homeless/ssvf/index.html
Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH)	https://www.va.gov/homeless/hud-vash.asp
Health Care for Homeless Veterans (HCHV)	https://www.va.gov/homeless/hchv.asp
Domiciliary Care for Homeless Veterans Program	https://www.va.gov/homeless/dchv.asp
Community Resource and Referral Centers (CRRCs) - VA Homeless Programs	https://www.va.gov/HOMELESS/crrc.asp
Compensated Work Therapy	https://www.va.gov/health/cwt/
VA National Center on Homelessness Among Veterans	http://www.va.gov/HOMELESS/NationalCenter.asp
Veterans Justice Programs (VJP)	https://www.va.gov/HOMELESS/VJO.asp
Status Query and Response Exchange Systems (SQUARES)	https://www.va.gov/homeless/squares/
Enhanced-Use Lease (EUL) Program	https://department.va.gov/administrations-and-offices/management/asset-enterprise-management/enhanced-use-lease/
Homeless Veterans' Reintegration Program (HVRP)	https://www.dol.gov/agencies/vets/programs/hvrp
Incarcerated Veterans Transition Program (IVTP)	https://www.benefits.va.gov/persona/veteran-incarcerated.asp
HUD Indian Housing's Office of Native American Programs (ONAP)	www.hud.gov/codetalk



APPENDIX 2

Resource/Organization	Full URL links
Indian Housing Loan Guarantee Program	http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/homeownership/184
US Department of Labor: Indian and Native American Programs	https://www.dol.gov/general/topic/training/indianprograms https://www.dol.gov/agencies/eta/dinap
Housing Improvement Program (HIP)	https://www.bia.gov/bia/ois/dhs/housing-program
Section 184 Indian Home Loan Guarantee Program	https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184
National Coalition for Homeless Veterans	https://nchv.org/
US Interagency Council on Homelessness	https://www.usich.gov/
Indian Housing Block Grant (IHBG)	https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg
Indian Community Development Block Grant (ICDBG)	https://www.hud.gov/program_offices/public_indian_housing/ih/grants/icdbg
Office of Public and Indian Housing (PIH)	https://www.hud.gov/program_offices/public_indian_housing
Title VI Loan Guarantee Program	https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/titlevi
Native American Housing Assistance and Self-Determination Act of 1996	http://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/nahasda
Better Business Bureau	www.bbb.org



VA |



U.S. Department of Veterans Affairs

Veterans Health Administration
Office of Rural Health