

## Why Homes 4 Families?

Homes 4 Families builds Veteran Enriched Neighborhoods®, a pioneering and Outcome-proven model that has been endorsed and adopted by recognized regional, state and federal representatives for providing housing and services tailored to veterans' specific physical, emotional and mental needs.

Homes 4 Families incorporates stable, full-equity affordable homeownership with wrap-around services that have been demonstrated to move low-income families into self-sufficiency and upward mobility.

Homes are designed with veteran-specific well-building modifications that are key to well-being, for example, no fluorescent lighting and individualized master bath accommodations.

For many veterans (those employed but living in cars or couch-surfing, recently returned, and those at crossroads), homelessness can be prevented with housing, training and hope. A study found that at least 40% of service members leave the military without having identified permanent housing. We can either provide housing and skills for them to move up the economic ladder now, or we can continue to deal with the growth of veteran homelessness.

Homes 4 Families partners with existing resources so as not to duplicate services, but in addition has developed key programs and services that are copyrighted and that leverage the powerful comradery and peer-to-peer support of the veteran community. Homes capitalizes on the latest research to drive measurable long-term impact for veteran families.

Homes 4 Families model was adapted by CalVet as a pilot program under the title CalVet REN. Five projects were selected in the original pilot, including Habitat for Humanity, Riverside County, which will replicate the program. The financial literacy training, low loan to value ratio, and <1% foreclosure rates in the decade of research outcomes meet many underwriters' criteria.

VA researchers have determined that veterans and others with PTSD find more resiliency, better reintegration and less severe symptoms in an environment that provides strong social support. They go on to report that this social support is best coming from both community as well as close interpersonal relationships (David Joseph, Ph.D.). Current efforts therefore are to house veterans in veteran specific facilities, apartment buildings, and neighborhoods since there will be a better success rate for veterans' reintegration with family and outside community.

Why Homes 4 Families? Veterans protected our dreams and deserve to have a part in the American Dream!