

HOMELESS TO HOUSING

HOMELESS PROGRAMS
VA HOUSING PROGRAMS
NC HOUSING AGENCIES




NC4VETS
nc4vets.com / 844-NC4-VETS

- EMPLOYMENT
- HEALTHCARE
- VA BENEFITS
- HOUSING
- PERSONAL SERVICES
- EDUCATION

VETERANS PROGRAMS,
BENEFITS & SERVICES;
FEDERAL, STATE, COUNTY,
NON-PROFIT AND MORE!

Through partnerships with Federal, State and Local providers, NC4VETS is your one-stop-shop to ensure that all veterans and their families are aware of the many options available to fulfill all of their emergency or home ownership needs.

EMERGENCY SUPPORT AND RESOURCES

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



NATIONAL CALL CENTER FOR HOMELESS VETERANS



1-877-4AID-VET
[1-877-424-3838]

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

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

When you call or join the online chat, you will be connected to a trained VA responder. The responder will ask a few questions and assess your needs.

If you're a veteran, you may be connected with the Homeless Program point of contact and the nearest VA facility.

According to the National Coalition for Homeless Veterans (NCHV), about 23 percent of America's homeless population are veterans. This equates to between 529,000 and 840,000 veterans who are homeless at some time each year. Because of this, the Department of Veterans Affairs and other non-profit organizations have devised a number of initiatives to help our homeless veterans.

See next page for some of the initiatives provided by VA for our Veterans -->



HOMELESS? CALL OR GO TO THESE LOCATIONS NOW!

VA GRANT & PER DIEM (GPD) HOMELESS PROGRAMS

NAME & LOCATION OF GPD PROGRAM	PHONE NUMBER	COMMENTS
Veteran's Restoration Quarters & Transitional Housing (ABCCM) 1329 Tunnel Rd. Asheville, NC 28805	828.299.8701	24 month program. Converted motel. www.abccm.org/ministries/veterans Men's Program.
Steadfast House (ABCCM) 30 Cumberland Ave. Asheville, NC 28801	828.259.5365	Women's Program. Women with young children welcome. http://www.abccm.org/ministries/women
First at Blue Ridge (Vets First) PO Box 40 Ridgecrest, NC 28770	828.669.0011	For those in recovery from substance use disorders. www.firstinc.org Men's program and Women's Program. Near Asheville
Family Forum (Independence Place) 3501 E Independence Blvd. Charlotte, NC 28805	704.817.8049	Call for information.
Faith Farm (Lutheran Family Services) 842 Dallas-Stanley Highway Dallas, NC 28034	800.435.7464	Women's Program. www.lfscarolinas.org Near Charlotte.
Healing with CAARE 214 Broadway St. Durham, NC 27701	919.687.0793	24 month program. Shared living space, single rooms in several houses. www.caare-inc.org
Maple Court (Volunteers of America) 207 Commons Blvd. Durham, NC 27704	919.477.0571	Apartments. 24 month program.
Triangle Residential Options for Substance Abusers (TROSA) 1820 James St. Durham, NC 27707	919.419.1059	For those in recovery from substance use disorders (alcohol and other drugs). Must be able to work. 24 month program. www.trosainc.org
Servant Center 1312 Lexington Ave. Greensboro, NC 27403	336.275.8585	For those with medical issues and receiving or applying for benefits. Men's program. www.theservantcenter.org
Caring Services Vet Safety Net 102 Chestnut Drive High Point, NC 27262	336.886.5594	For those in recovery from substance use disorders (alcohol and other drugs). Men's Program. www.caring-services.org
Arthur Cassell Transitional House 1022 True Lane High Point, NC 27260	336.885.2166	For those in recovery from substance use disorders (alcohol and other drugs). 24 month men's program. www.odm-hp.org/ch.htm
Healing Place of Wake County 1251 Goode St. Raleigh, NC 27603	919.838.9800	For those in recovery from substance use disorders (alcohol and other drugs). 24 month program. www.hpowc.org
Veterans Helping Veterans Heal 3614 N Glenn Ave. Winston-Salem, NC 27105	336.744.1313	For those in recovery from substance use disorders (alcohol and other drugs). Men's program.
Good Shepherd Ministries 811 Martin St. Wilmington, NC 28401	910.763.4424	For those in recovery from substance use disorders. 18 month program. www.goodshepherdwilmington.org

VETERANS RESTORATION QUARTERS

1329 TUNNEL RD
ASHEVILLE, NC 28805
(828) 259-5300

ADDITIONAL MINISTRIES SUPPORTING HOMELESS VETERANS

Steadfast House
(828) 259-5365
Veterans Services of the Carolinas
(828) 259-5314



In 2014, the Veterans Restoration Quarters served 424 homeless male Veterans with their 148 VA program beds and 50 Permanent Supportive Housing units.

In 2014 the Steadfast House served 34 homeless female Veterans with their 10 VA program beds.

In 2014 through the US Department of Labor Veteran Employment & Training Services (VETS):

- Veterans Workforce Investment Program (VWIP) employed 167 Veterans at an average hourly rate of \$13.50/hr compared to the DOL wage goal of \$9.50
- Supportive Services for Veteran Families (SSVF) program: Screened 168, Enrolled 80, Housed 71 or 89% successfully housed and stabilized .

PROGRAMS:

- Programs (both Male and Female Veterans):
- Homeless Prevention and Rapid Re-Housing Shelter: Transitional Housing
- Homeless Education, Training and Employment Jail Ministry:
- Buncombe County Detention Center Supportive Services for Veterans and Families (SSVF)

DISABLED VETERAN HOMESTEAD EXEMPTION

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

The disabled veteran homestead exemption is the first \$45,000 of your assessed real property value is exempt from tax abatement.

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

NEED HELP WITH HOUSING OR HOMELESSNESS?

TRY THESE LOCAL HOUSING & CERTIFIED VETERAN PEER SUPPORT ASSISTANCE CENTERS

LME/MCO	REGION	24/7 ACCESS NUMBER	WEBSITE
Alliance Behavioral Healthcare	Central/Eastern	1-800-510-9132	www.alliancebhc.org
Cardinal Innovations Healthcare Solutions	Mountain	1-800-939-5911	www.cardinalinnovations.org
Centerpoint Human Services	Central	1-888-581-9988	www.cphs.org
East Carolina Behavioral Health	Northeast Coastal	1-877-685-2415	www.ecbhme.org
Eastpointe	Sandhills	1-800-913-6109	www.eastpointe.net
Partners Behavioral Health Management	Foothills	1-888-235-4673	www.partnersbhm.org
Sandhills Center	Central	1-800-256-2452	www.sandhillscenter.org
Smoky Mountain LME/MCO	Mountain	1-800-849-6127	www.smokymountaincenter.com
Trillium Healthcare	Coastal	1-877-685-2415	www.trilliumhealthresources.org



VA'S COMPENSATED WORK THERAPY

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

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

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

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

Contact your local VA Medical Center on page 55

TRANSITIONAL RESIDENCE PROGRAM

The Transitional Residence (TR) program is a work-based Psychosocial Residential Rehabilitation Treatment Program offering a therapeutic residential setting for veterans involved in Compensated Work Therapy. The TR program provides a rehabilitation-focused residential setting for veterans recovering from chronic mental illness, chemical dependency and/

or homelessness. TR provides a bridge between hospitalization or intensive outpatient treatment in a successful community of peer and professional support, with a strong emphasis on increasing personal responsibility and achievement of individualized rehabilitation goals.

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

Contact your local VA Medical Center on page 56.

HUD-VASH

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

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

DROP-IN CENTERS

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

Contact your local Vet Center or VA Community Based Outpatient Clinic for locations and services in your area. See page 55

STAND DOWNS

Stand Downs are one-to three-day events that provide homeless veterans a variety of services and allow VA and community-based service providers to reach more homeless veterans in a temporary refuge where they obtain food, shelter, clothing and a range of community and VA assistance. In many locations, Stand Downs provide health screenings, referral and access to long-term treatment, benefits counseling, ID cards and access to other programs to meet their immediate needs. For more information on Stand Down dates and locations, please contact the Homeless Veterans Programs Office at 1-877-4AID-VET or visit www.va.gov/HOMELESS, or go to our Facebook page for real-time updates.

VETERANS EMERGENCY RELIEF PROGRAMS

Many military and service organizations have emergency relief programs specifically designated to help veterans and military members and their families. Inquire within local organizations about programs such as the Air Force Aid Society, American Legion Temporary Financial Assistance, Army Emergency Relief, Disabled American Veterans Disaster Relief Grants, Navy-Marine Corps Relief Society, Salvation Army Home Front War Relief Program, and VFW Unmet Needs. For a list of VSO's see pages 4 - 11.

VAMC HOMELESS VETERAN COORDINATORS

Asheville VAMC

Alison Bond
(828) 298-7911
ext. 5506

Durham VAMC

Bob Williamson
(919) 286-0411
ext. 7065

Fayetteville VAMC

Emmitt Bryant
(910) 488-2120
ext. 5796

Salisbury VAMC

(704) 638-9000
ext. 3466





NORTH CAROLINA HOUSING FINANCE AGENCY

ONE-OF-A KIND MORTGAGE IS PRODUCING RESULTS FOR MILITARY VETERANS. YOU MAY ALSO BENEFIT FROM HOME BUYER TAX CREDITS

The N.C. Home Advantage Mortgage™ was created by the North Carolina Housing Finance Agency with a feature that helps overcome the No. 1 obstacle for first-time buyers -- lack of funds for the down payment. Offered through more than 85 banks and mortgage companies statewide, this unique mortgage product is a 30-year, fixed rate loan with competitive interest rates – PLUS down payment assistance in the form of a zero-interest, second mortgage for up to 5 percent of the loan amount.

The down payment help can be used to cover closing costs and pre-paid expenses. Even better – the down payment loan is forgivable in years 11-15 and repaid ONLY if the borrower sells, refinances or moves out of the home before year 15!

The N.C. Home Advantage Mortgage™ can be combined with a tax-saving Mortgage Credit Certificate (MCC) to reduce your federal income tax liability. If you qualify (there are income limits for the MCC that vary by county and household size), you may be able to claim up to 50 percent of the interest you pay on your mortgage – up to \$2,000 a year – as a tax credit on your federal income taxes every year you live in your home.

You may be eligible for an N.C. Home Advantage Mortgage™ if:

- you are buying a new or existing home
- you are a first-time or move-up buyer
- you buy a home in North Carolina and occupy it within 60 days of closing
- your annual income does not exceed \$85,000
- you are applying for a FHA, USDA, VA or conventional loan through a Participating Lender and meet the sales price limits of the loan type
- you are a legal resident of the United States, and
- your credit score is 640 or higher.

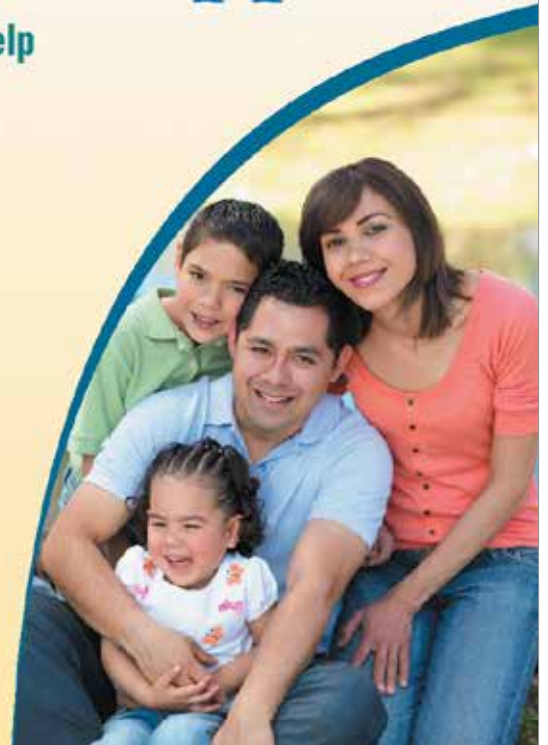
You can learn more about the N.C. Home Advantage Mortgage™ and MCC by visiting the NCHFA's website www.nchfa.com or by calling 1-800-393-0988

Let's Make Home Happen

N.C. Home Advantage Offers Down Payment Help Up to 5% of the Loan Amount

- 0% interest, forgiven after year 15
- Incomes up to \$85,000
- 100% financing available
- FHA, USDA, VA & Conventional loan types

First-time buyers and veterans may also qualify for a Mortgage Credit Certificate that will reduce their federal income tax by up to \$2,000 a year.



A self-supporting public agency
Minimum credit scores required

Details at www.nchfa.com
or call 1-800-393-0988.



AVOIDING DEBT-TRAP LOANS

High-cost, debt-trap loans can create long-term problems for North Carolina Veterans

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

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

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

Installment loans, however, are legal in North Carolina as long as the loan does not exceed our state’s interest rate and fee cap. North Carolina law has a complicated formula for determining the maximum annual percentage rate (APR) of interest. Lenders may charge up to 30% on loans up to \$4000, and lower rates (24% and 18%) on amounts above \$4000, as well as small origination fees. Installment lenders are not required by state law to determine whether a borrower actually has the ability to repay a loan. This is significant because a borrower who falls behind on their loan, and refinances to avoid a default, is the ideal customer for these

lenders. Data from the NC Commissioner of Banks office show that, on average, two-thirds of these installment loans made each year in North Carolina are to renew existing accounts.

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

We are making progress ending the debt trap, but there is still work to do. The Consumer Financial Protection Bureau is writing new rules for payday, car-title, and high-cost installment loans that will, among other protections, require lenders to ensure that the borrower can effectively repay the loan. In July 2015, the Department of Defense amended an existing rule to close loopholes in the Military Lending Act (MLA), a critical protection designed to prevent abusive lenders from targeting service members and their families. The MLA caps interest rates charged to service members at 36%. Most lenders must comply with these new protections by October 2016. These protections only cover active duty members.

Going forward, it is important that our North Carolina legislature maintain the ban on car-title and payday lending. And it’s important that installment loans not be made even more expensive.

If you would like learn more about this issue, contact **Susan Lupton at the Center for Responsible Lending at susan.lupton@responsiblelending.org or 919-313-8521.**

RESOURCES FOR NORTH CAROLINA VETERANS

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

- File a complaint with the NC Attorney General’s Office at 877-566-7226 or at www.ncdoj.gov
- File a complaint with the Consumer Finance Protection Bureau at: www.consumerfinance.gov
- If an active duty service member, military retiree, or dependent of either, or otherwise eligible for military legal assistance, contact the legal assistance office at the nearest military installation
- Contact the Center for Responsible Lending at 919-313-8521
- Contact a credit counselor for free advice at: 1-800-388-2229 or www.debtadvice.org

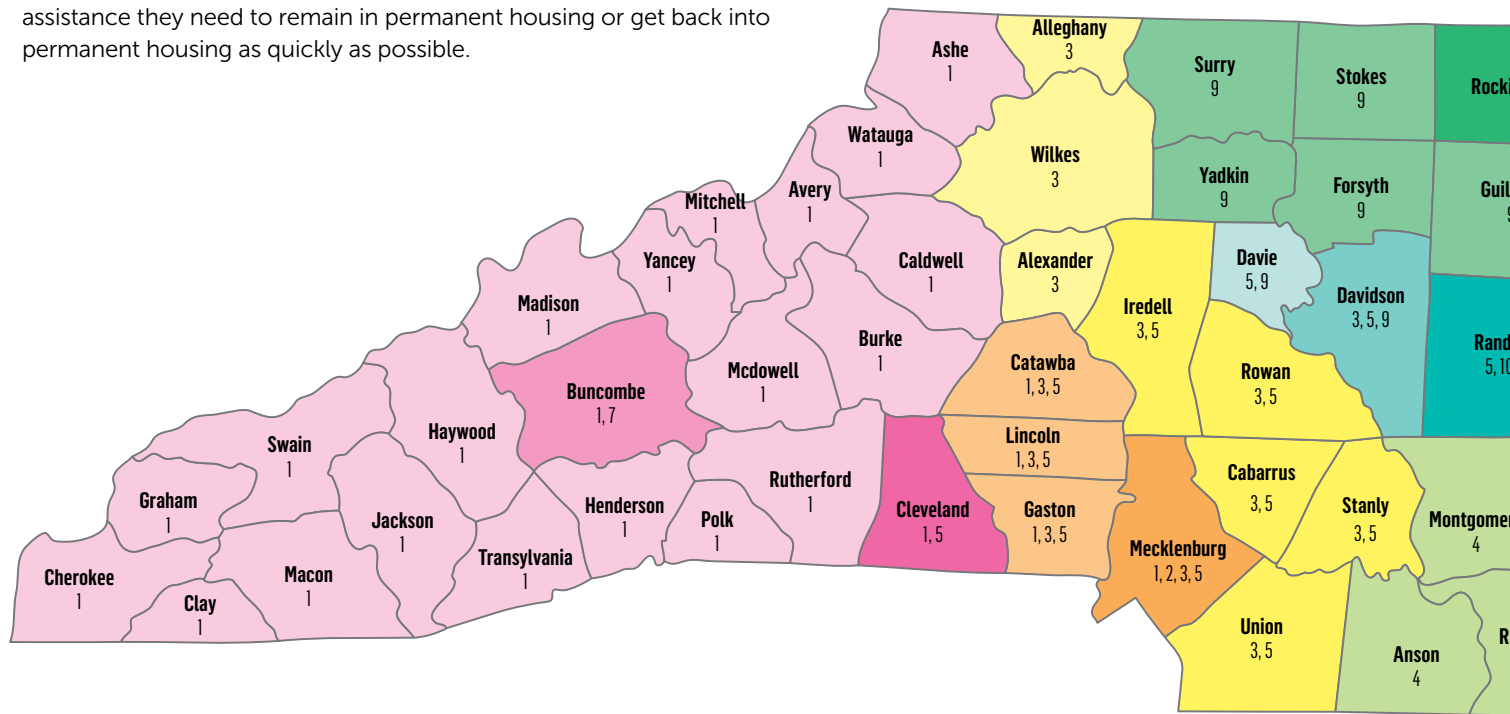
To learn more about debt trap lending, visit: www.responsiblelending.org

HOMELESS? HERE ARE SOME GREAT LOCAL RESOURCES

SUPPORTIVE SERVICES FOR VETERAN FAMILIES (SSVF) GRANTS IN NORTH CAROLINA

FOR GRANT YEAR OCTOBER 1, 2015 - SEPTEMBER 30, 2016

Under the SSVF program, VA is awarding grants to private non-profit organizations and consumer cooperatives that provide services to very low-income Veteran families living in – or transitioning to – permanent housing. The SSVF program gives Veterans and their families the rapid assistance they need to remain in permanent housing or get back into permanent housing as quickly as possible.



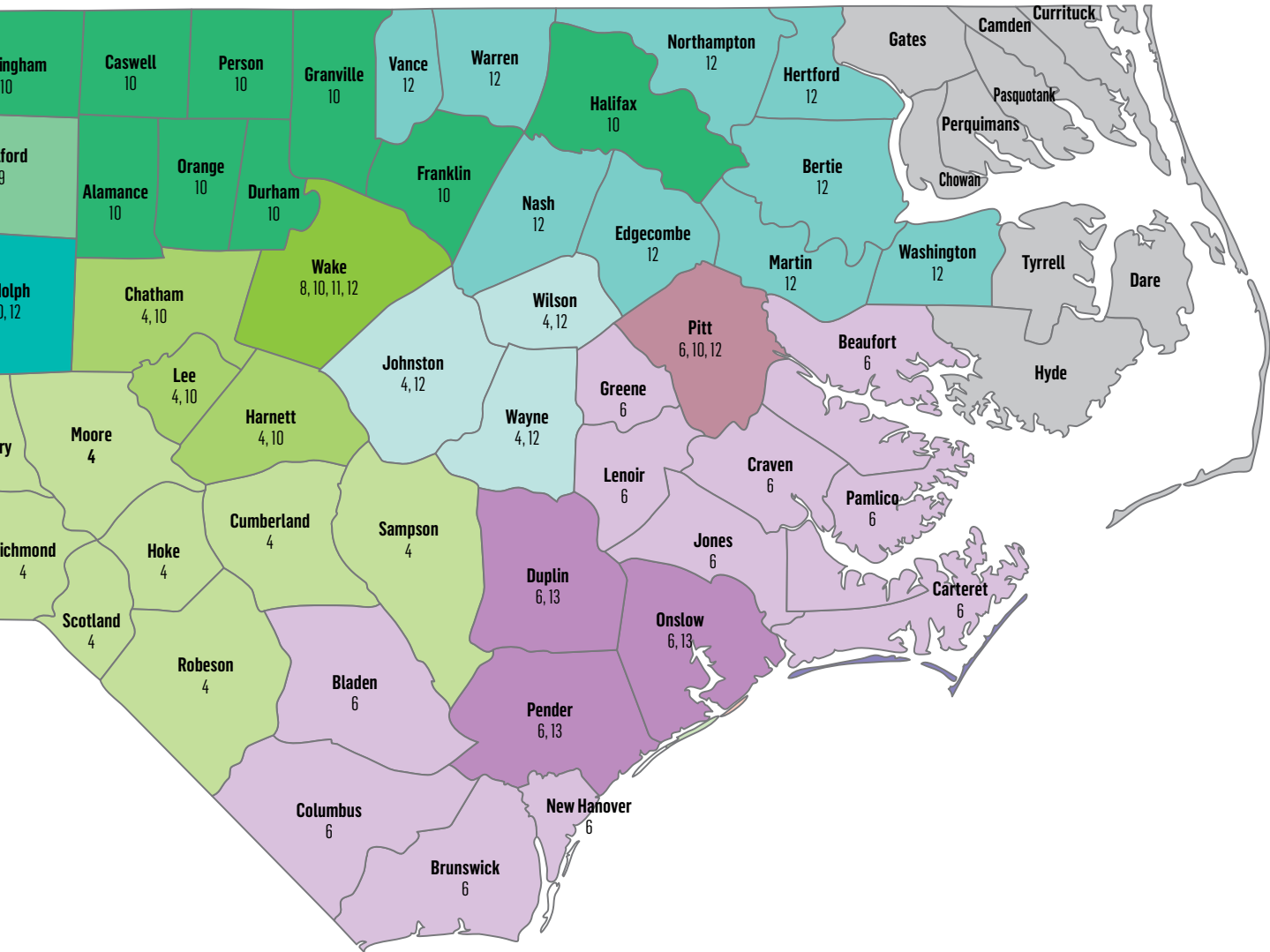
SSVF CONTACT INFORMATION

1. Asheville Buncombe Community Christian Ministry: 828-259-5314 or vsc@abccm.org
2. Alston Wilkes Society: 704-375-0159 or bettyrosa@aws1962.org
3. Community Link: 704-943-9490/1-800-977-1969 or intake@communitylink-nc.org
4. Family Endeavors-Fayetteville Region: 910-672-6166 or lwitt@familyendeavors.org
5. Family Endeavors-Charlotte Region: 704-780-4950 or ssenbel@familyendeavors.org
6. Family Endeavors-Jacksonville Region: 910-459-4320 or scovington@familyendeavors.org
7. Homeward Bound of Western NC: 828-772-9144 or leigh@homewardboundwnc.org
8. Passage Home: 919-834-0666 ext. 236 or oroyer@passagehome.org
9. United Way of Forsyth County: 336-723-3601 or rose.fisher@uwforsyth.org
10. Volunteers of America Carolina-Durham Region: 919-530-1100
11. Volunteers of America Carolina-Wake Region: 919-831-9042
12. Volunteers of America Carolina-Rocky Mount Region: 252-985-0230 or trogers@voa.org
13. Eastern Carolina Human Services Agency: 910-347-0060 or tmurrayecha@earthlink.net



► Counties in color are covered by one or more SSVF grants. Use the number(s) in the county to find contact information in the list below.

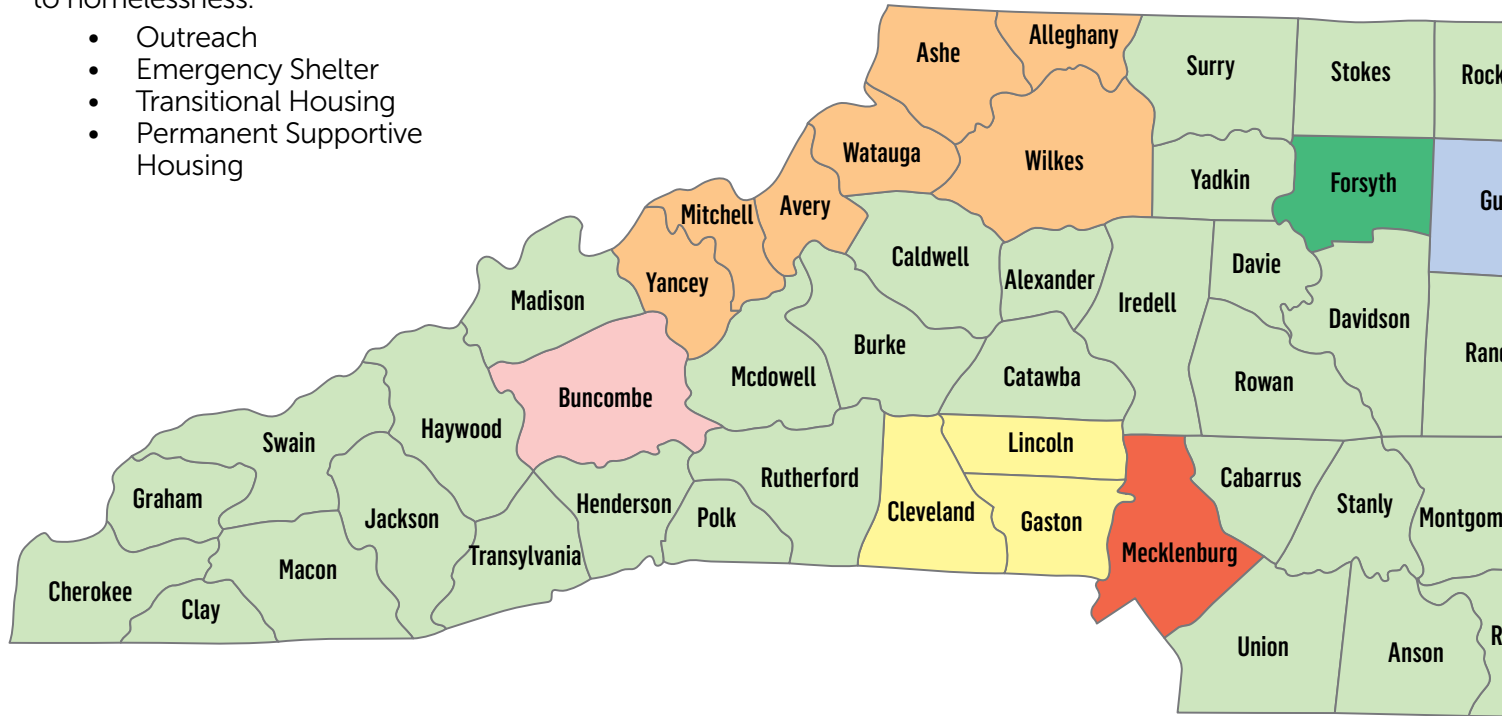
► Counties in gray are not covered by SSVF grants.



NORTH CAROLINA CONTINUUMS OF CARE (COCS)

CoC's are a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

- Outreach
- Emergency Shelter
- Transitional Housing
- Permanent Supportive Housing



NC-500 Winston-Salem/Forsyth Co.
 Mellin Parker: 336-734-1310
 Tim West: 336-734-1305
mellinp@cityofws.org/
timw@cityofws.org

NC-501 Asheville/Buncombe Co.
 Christiana Glenn Tugman: 828-251-4084
ctugman@ashevillenc.gov

NC-502 Durham City/Durham Co.
 Lloyd Schmeidler: 919-560-4570 x. 22267
lloyd.schmeidler@durhamnc.gov

NC-503 NC Balance of State
 NC Coalition to End Homelessness: 919-755-4393
bos@ncceh.org

NC-504 Greensboro/High Point/Guilford Co.
 Darryl Kosciak: 336-553-2715
darryl@partnersendinghomelessness.org

NC-505 Charlotte/Mecklenburg Co.
 Rebecca Pfeiffer: 704-336-2266
rpfeiffer@ci.charlotte.nc.us

**NC-506 Wilmington/Brunswick/
 New Hanover/Pender Co.**
 Cecelia Peers: 910-395-4553
cpeers@capefearcog.org

NC-507 Raleigh/Wake Co.
 Shana Overdorf: 919-473-6933
soverdorf98@gmail.com

NC-509 Gastonia/Cleveland/Gaston/Lincoln Co.
 Steve Crane: 704-866-6766
reinvestmentincommunities@gmail.com

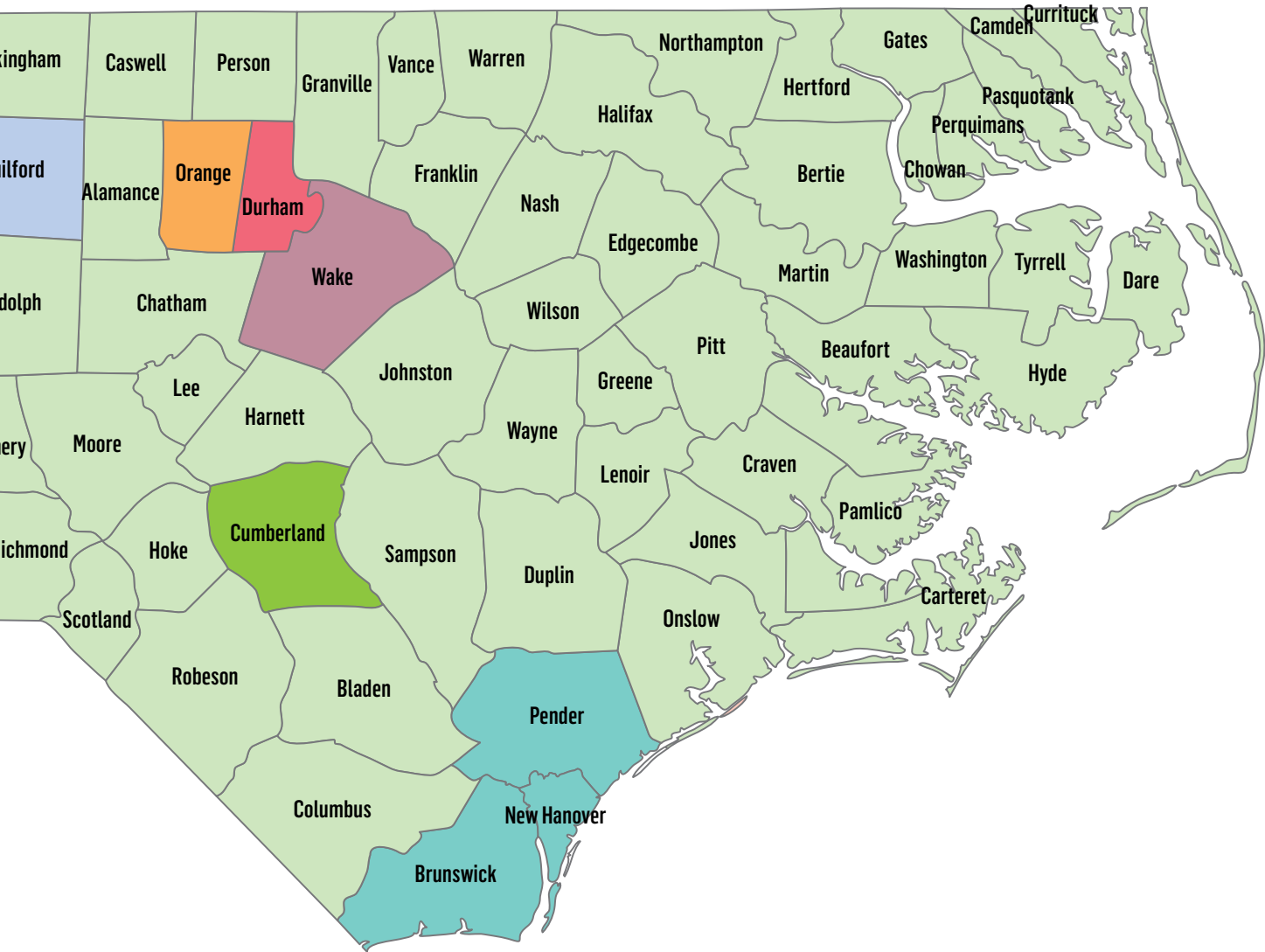
NC-511 Fayetteville/Cumberland Co.
 Sylvia McLean: 910-323-6112
smclean@co.cumberland.nc.us/
dtaylor@co.cumberland.nc.us

NC-513 Chapel Hill/Orange Co.
 Corey Root: 919-245-2496
croot@orangecountync.gov

NC-516 Northwest NC
 Tina Krause: 828-264-1237
director@hosphouse.org



- ▶ The CoCs are planning groups which develop strategies and coordinate action plans for the homeless in their defined area, including homeless veterans. The North Carolina Coalition to End Homelessness staffs the Balance of State CoC, which includes 79 counties.



- ▶ The organizing structure for coordinated work to end homelessness is called a Continuum of Care (CoC). In North Carolina there are 12 CoCs, which are situated either around larger cities and surrounding counties, or geographical groupings in more rural areas.



We help empower veterans reintegrating into civilian life.



Located in Hendersonville, NC, we foster a thriving micro-community of veterans and civilians who build deep friendships, implement innovative gardening techniques, and help cultivate emotional, physical, and spiritual health.

Launching Permaculture Boot Camp Program in 2016: Intensive training in permaculture, sustainable technologies, and holistic health. Permaculture Boot Camps are hosted on site at our Hendersonville Farm.

Visit our website to contact us and learn more:
www.VeteransHealingFarm.org



HEART of
HORSE SENSE

Heart of Horse Sense is a non-profit organization that supports free Equine Assisted Programs to help veterans.

We offer half-day, day-long and multi-day retreats for veterans, their spouses, caregivers and children.

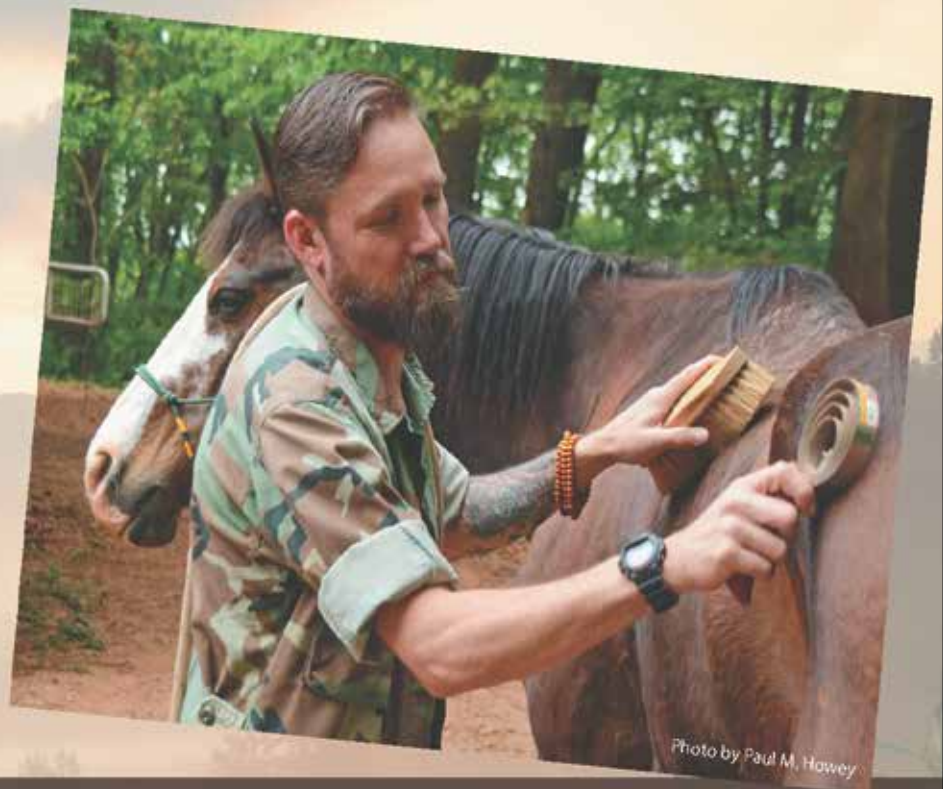


Photo by Paul M. Howey

More Information: (828) 649-7064 | www.HeartOfHorseSense.org