

The Unique Challenges of Building Permanent Supportive Housing for Female Veterans:  
A Comparative Case Study

by

Ronette C. Seeney

B.S., Management  
Boston College, 2013

Submitted to the Department of Urban Studies and Planning  
in partial fulfillment of the requirements for the degree

of

Master in City Planning and  
Master of Science in Real Estate Development

at the

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

June 2017

© 2017 Ronette C. Seeney. All Rights Reserved

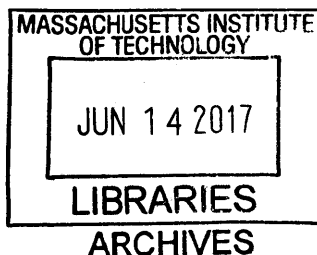
The author here by grants to MIT the permission to reproduce and  
to distribute publicly paper and electronic copies of the thesis  
document in whole or in part in any medium now known or  
hereafter created.

Signature of Author \_\_\_\_\_ **Signature redacted** \_\_\_\_\_  
Department of Urban Studies and Planning  
Center for Real Estate Development  
May 30, 2017

Certified by \_\_\_\_\_ **Signature redacted** \_\_\_\_\_  
Professor J. Phillip Thompson  
Department of Urban Studies and Planning  
Thesis Supervisor

Accepted by \_\_\_\_\_ **Signature redacted** \_\_\_\_\_  
Associate Professor P. Christopher Zegras  
Chair, MCP Committee  
Department of Urban Studies and Planning

Accepted by \_\_\_\_\_ **Signature redacted** \_\_\_\_\_  
Professor Albert Saiz  
Daniel Rose Associate Professor of Urban Economics and Real Estate  
Department of Urban Studies and Planning and Center for Real Estate





**The Unique Challenges of Building Permanent Supportive Housing for Female Veterans:  
A Comparative Case Study**

by

Ronette C. Seenev

Submitted to the Department of Urban Studies and Planning on  
May 30, 2017 in Partial Fulfillment of the  
Requirements for the degree of Master in City Planning and  
Master of Science in Real Estate Development

ABSTRACT

In 2009, President Barack Obama and mayors around the country pledged to end veteran homelessness by 2015. Although their collaborative efforts led to a dramatic decrease in the rate of homelessness among veterans, the number of homeless female veterans peaked during the same period. The federal and state governments have increased the amount of permanent supportive housing units to address this rising homeless population, but experts have cited several reasons for stagnant rates of homelessness among female veterans. Many female veterans are unaware of housing opportunities, confused about identifying as a veteran, and/or perceive veteran housing as incompatible. Reasons for the perceived incompatibility of veteran housing by female veterans include the impression that it is an unsafe living environment, inaccessibility to supportive services such as childcare, and a lack of privacy. This thesis is a comparative case study of three veteran housing developments in Boston: Patriot Homes, New England Center and Home for Veterans (NECHV), and Brighton Marine. These cases explore how developers in Boston navigated the development process to provide housing for female veterans. This thesis examines such obstacles to building veteran housing as general development barriers, permitting issues, design requirements, and funding needs. Several recommendations for ending female veterans' homelessness are offered and focused on improving the development process using design, data, and policy.

Thesis Supervisor: J. Phillip Thompson, PhD

Title: Associate Professor Urban Politics and Community Development

## Acknowledgements

To my amazing support system, I could not have done it without you.  
Thank you for all of your love and support along the way.



# Table of Contents

<b>Acknowledgements</b>	<b>4</b>
<b>1. Introduction</b>	<b>6</b>
<b>2. Female Veterans Homelessness</b>	<b>9</b>
<b>3. Permanent Supportive Housing Overview</b>	<b>15</b>
<b>4. Case Studies</b>	<b>23</b>
<i>Overview</i>	23
<i>Case Study: Patriot Homes</i>	25
<i>Case Study: New England Center and Home for Veterans (NECHV)</i>	32
<i>Case Study: Brighton Marine Project</i>	37
<b>5. Challenges</b>	<b>42</b>
<i>General Development Challenges</i>	43
<i>Challenges for Veterans</i>	45
<i>Challenges for Female Veterans</i>	48
<b>6. Conclusion and Recommendations</b>	<b>50</b>
<b>7. Bibliography</b>	<b>52</b>
<b>8. Appendix</b>	<b>55</b>

# 1. Introduction

In 2009, President Barack Obama and mayors around the country pledged to end veteran homelessness by 2015. Although their efforts led to a dramatic decrease of 47% in the rate of veterans' homelessness in America's cities, in the same period the number of homeless female veterans peaked. It increased by more than 30% – from 3,328 in 2010 to 4,338 in 2015.<sup>1</sup> Additionally, female veterans are now the fastest-growing segment of the nation's homeless population, two times more likely than male veterans to be homeless and three times more likely than nonveteran females. The risk of being homeless is greater for female veterans who are single mothers or who have experienced military sexual trauma (MST). Not only are female veterans more likely to be homeless, but they are also a part of a vulnerable population at risk of experiencing more trauma when homeless.

To further decrease homelessness rates and to address the rise in female veterans' homelessness, federal, state and local governments have focused on increasing the number of permanent supportive housing (PSH) available. Permanent Supportive housing is the combination of affordable housing and supportive services provided to those experiencing homelessness and those with disabilities. Permanent supportive housing has proven to have a positive impact on addressing the housing and health needs of veterans experiencing homelessness. This is especially true for the addressing the health needs of female veterans who may be suffering from MST or post-traumatic stress disorder (PTSD). Although there has been an increase in PSH units, more is needed to ended veterans homelessness, specifically amongst the vulnerable population of female veterans.

It can be extremely difficult, however, to build permanent supportive housing, and it is even more difficult when trying to tailor it to meet the needs of female veterans. Complexities arise from the various requirements of permanent supportive housing programs, funding procurement, and the general development process. Additionally, developers must be aware of the fact that female veterans may perceive the housing as incompatible. Reasons for this perceived incompatibility of the housing include the impression of unsafe living environments, a desire for privacy, lack of accommodations for children, and the requirement of supportive services. The absence of a clear strategy to overcome these obstacles listed above has left many developers reluctant to build this particular type of housing. By providing an overview of the challenges in a single document, hopefully the development of permanent supportive housing for female veterans will seem less daunting.

## **What are the common challenges to building permanent supportive housing for female veterans?**

This thesis uncovers the common barriers that a developer must overcome in the development process, while securing funding from permanent supportive housing programs and creating housing that appeals to female veterans.

To answer this question, I will focus on the city of Boston. The third most expensive city in the country to rent in and a major city of Continuum of Care (CoC), Boston is a great model for other cities. It is one of a handful of cities that has been able to declare an end to chronic homelessness among veterans. The city transformed their homeless response system that proved critical in accomplishing this goal.

I will start off with three case studies to provide real-life examples of possible challenges and outcomes. These case studies are included to explain the challenges developers face on three levels: general development challenges; veterans' challenges; and female veterans' challenges. The aim is to provide developers necessary insight into the possible challenges they may face in trying to achieve a successful project.

---

<sup>1</sup> Meghan Henry et al., "The 2015 Annual Homeless Assessment Report (AHAR) to Congress: Part 1: Point-In-Time (PIT) Estimates of Homelessness," 2015.

Methodology: A mixed-methods approach was used relying on primary and secondary resources to understand policies relevant to female veterans. A literature review was conducted to identify the concerns of female veterans about housing. A case study was conducted to provide real-life examples of these challenges and explore how developers overcame them. The housing designs for each case were analyzed to understand how the buildings were built to promote security, privacy, and community. Lastly, interviews were conducted with local developers and service providers in the Boston area to better understand challenges to building housing for female veterans.

This thesis is structured into six chapters.

**2. Female Veterans Homelessness**

Explains the issue of homelessness among female veterans. A literature review identifies key areas of concern, expressed by female veterans, related to the design aspects of permanent supportive housing.

**3. Permanent Supportive Housing Overview**

This chapter explores how the VA and HUD have adapted to provide permanent supportive housing for female veterans. It also discusses the main federal permanent supportive housing programs and funding sources as well as the city and state funds available in Boston, MA.

**4. Case Studies**

These three cases are presented of development projects in Boston that have permanent supportive housing for veterans. These examples reveal the obstacles and successes several developers encountered in developing permanent supportive housing for veterans. A range of issues is considered, including funding, permitting, and market demand.

**5. Challenges**

This chapter examines the challenges developers face when trying to build permanent supportive housing for female veterans. This is broken down into three sections: general development challenges, veteran challenges, and female veteran challenges.

**6. Conclusion and recommendations**

Recommendations are provided for developers and government officials on how make the development process easier to navigate to build permanent supportive housing tailored to the needs of female veterans.

<b>Acronym</b>	<b>Definition</b>
AHTF	Affordable Housing Trust Fund
BHA	Boston Housing Authority
BPDA	Boston Planning and Development Agency
CoC	Continuum of Care
FMR	Fair Market Rent
GAO	Government Accountability Office
HCV	Housing Choice Voucher
HSF	Housing Stabilization Funds
HUD	Department of Housing and Urban Development
HUD-VASH	The Department of Housing and Urban Development - VA Supportive Housing (HUD-VASH) Program
LIHTC	Low-Income Housing Tax Credit
MHSA	Massachusetts Housing and Shelter Alliance
MST	Military Sexual Trauma
NOFA	Notice of Funding Availability
PBV	Project-Based Voucher
PHA	Public Housing Agency
PNF	Project Notification Form
PSH	Permanent Supportive Housing
PTSD	Post-Traumatic Stress Disorder
RFP	Request for Proposal
VA	The Department of Veteran Affairs
VAMC	Veteran Affairs Medical Center

## 2. Female Veterans Homelessness

There are more than 2 million veterans in the US and in 2016 3,328 of them were homeless.<sup>2</sup> While the homeless rate of veterans is down 47% since 2009, rates of homelessness among female veterans have remained steady.<sup>3</sup> In 2009, the number of homeless veterans was also 3,328 and in 2015 it peaked to 4,338.<sup>4</sup> This stagnant number is compared to a drastic decrease in the number of homelessness male veterans from 79,000 in 2009 to 35,955 in 2016. Some experts assert that the number of homeless veterans is underestimated because of the counting method, point-in-time (PIT) estimates of homelessness, is somewhat flawed.

The PIT number is a widely used homelessness statistic that comes from the Annual Homeless Assessment Report (AHAR) that is prepared for Congress. This number indicates how many people

are found living on the streets on one selected night of a year. This number is criticized because it does not capture variations in the weather conditions between the cities and it may not include everyone that is homeless at the time. Secondly, the PIT number is argued to be an underestimate of the number of female veterans because they may try to hide their homelessness for safety reasons or out of embarrassment. It is believed that female veterans are far out of sight when town officials go around and do the PIT count because they may be trying to go unnoticed to remain safe and avoid getting attacked on the streets, which I will discuss later.

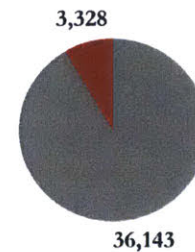
Additionally, female veterans may not be fit the homeless definition and thus may not be included in the count. The VA defines homelessness as one year of continuous homelessness or four episodes of homelessness in a three-year span. Couch surfing or living with families, which many female veterans do, does not classify as homelessness.

Although 3,328 homeless female veterans may be considered a small number to some, no veteran who has fought for our country should ever be homeless - whether male or female. Furthermore, female veterans should not be homeless especially since they are a vulnerable population.

In 2011, Hamilton and her colleagues identified several pathways to homelessness for female veterans including: unemployment, disability, post-traumatic stress disorders, anxiety disorders and history of sexual assault during military service.<sup>5</sup>

It estimated that 25%-40% of female veterans experience MST. This number varies depending on the report. The VA reports it as 1 out of 4 female veterans have experienced MST.<sup>6</sup> The Pentagon says 1/3. And providers who work in close collaboration with female veterans on a day-to-day believe it to be higher at 40%. Some argue that this number may be extremely underreported because female veterans may not wish to

● Homeless Male Veterans  
● Homeless Female Veterans



**Homeless Veterans in 2016**

*Figure 1. 2016 Homeless Veterans*

*Source: 2016 AHAR Report*

<sup>2</sup> Meghan Henry et al., "The 2016 Annual Homeless Assessment Report (AHAR) to Congress," November 2016.

<sup>3</sup> Ibid.

<sup>4</sup> Henry et al., "The 2015 Annual Homeless Assessment Report (AHAR) to Congress: Part 1: Point-In-Time (PIT) Estimates of Homelessness."

<sup>5</sup> Alison B. Hamilton, Ines Poza, and Donna L. Washington, "Original Article: 'Homelessness and Trauma Go Hand-in-Hand': Pathways to Homelessness among Women Veterans," *Women's Health Issues* 21, no. Supplement (January 1, 2011): S203-9, doi:10.1016/j.whi.2011.04.005.

<sup>6</sup> "Military Sexual Trauma - Mental Health," General Information, accessed January 29, 2017, <https://www.mentalhealth.va.gov/msthme.asp>.

report crimes. Female veterans make-up of the 14.6% of the military but account for 95% of MST reported cases.<sup>7</sup>

The Veterans Administration defines MST as "psychological trauma, which in the judgment of a VA mental health professional, resulted from a physical assault of a sexual nature, battery of a sexual nature, or sexual harassment which occurred while the Veteran was serving on active duty, active duty for training, or inactive duty training."<sup>8</sup> MST includes rape and sexual assault. It is important to note that some reports include sexual harassment and others created a separate category to distinguish MST from sexual assault.

The VA goes on further to define sexual harassment as "repeated, unsolicited verbal or physical contact of a sexual nature which is threatening in character." MST can include any sexual activity involving a service member against his or her will; he or she may have been pressured into sexual activities. This may include threats for not being sexually cooperative or better treatment as a reward for cooperation. This can also include forced sexual activities or contact when a service member is not able to consent. MST also includes unwanted sexual touching or groping, offensive remarks about a person's body, and unwelcomed advances.

A history of MST not only increases a veterans housing instability, but also raises the rate of substance abuse, suicide, and unemployment.<sup>9</sup> An NPR report indicated that female veterans are two to five times more likely to commit suicide than civilian woman.<sup>10</sup> A study by Kelly et. al found that women who experience Military Sexual Trauma (MST) are nine times more at risk for PTSD.<sup>11</sup> The National Institute of Mental Health defines PST as "a disorder that develops in some people who have experienced a shocking, scary, or dangerous event."<sup>12</sup>

The risk of being homeless is greater for female veterans who are single mothers or have experienced military sexual trauma (MST).<sup>13</sup> It is estimated that 40% of female veterans who fought in Iraq and Afghanistan wars are single mothers.<sup>14</sup> Female veterans are younger in age, with an average of 50, than male veterans whose average age is 65 years old.<sup>15</sup> Homeless female veterans are most likely to be from the Gulf War II (post 9/11) era. Homeless female veterans are more likely to be African American or Hispanic at a rate of 45%, although they only account for 13% of the veteran's population. This is important because raises concern of race inequities that were prevalent when black veterans returned home after world war II and treated less than.

Women veterans are expected to become 13% of the veteran population by 2024, up from the 7% today.<sup>16</sup> With this increase in enlistment, there is a concern that homelessness among female veterans will rise as they

---

<sup>7</sup> National Coalition for Homeless Veterans, "Homeless Female Veterans," 2015, <http://www.nchv.org/images/uploads/HFV%20paper.pdf>.

<sup>8</sup> "Title 38 United States Code (U.S.C.) 1720D" (n.d.).

<sup>9</sup> Hamilton, Poza, and Washington, "Original Article: 'Homelessness and Trauma Go Hand-in-Hand': Pathways to Homelessness among Women Veterans."

<sup>10</sup> "Female Veteran Suicide Rate Increasing," *Disabled Veterans National Foundation*, April 26, 2017, <http://dvnf.org/2017/04/26/female-veteran-suicide-rate-increasing/>.

<sup>11</sup> Ursula A Kelly et al., "More than Military Sexual Trauma: Interpersonal Violence, PTSD, and Mental Health in Women Veterans," *Research in Nursing & Health* 34, no. 6 (2011): 457–67.

<sup>12</sup> "National Institute of Mental Health » Post-Traumatic Stress Disorder," accessed April 9, 2017, <https://www.nimh.nih.gov/health/topics/post-traumatic-stress-disorder-ptsd/index.shtml>.

<sup>13</sup> "GAO Report 12-182: Homeless Women Veterans: Actions Needed to Ensure Safe and Appropriate Housing," December 2011, <http://www.gao.gov/products/GAO-12-182>.

<sup>14</sup> Iraq And Afghanistan Veterans Of America, "7th Annual IAVA Member Survey: The Most Comprehensive Look into the Lives of Post-9/11 Veterans," 2016, <https://iava.org/wp-content/uploads/2016/03/IAVA-MemberSurvey-single-pgs1.pdf>.

<sup>15</sup> Department of Veteran Affairs, "Profile of Veterans 2015," March 2017, [https://www.va.gov/vetdata/docs/SpecialReports/Profile\\_of\\_Veterans\\_2015.pdf](https://www.va.gov/vetdata/docs/SpecialReports/Profile_of_Veterans_2015.pdf).

<sup>16</sup> "Department of Veterans Affairs, Table 6L: VetPop2014," n.d., <http://www.va.gov/vetdata/>.



return from Iraq and Afghanistan in greater numbers.<sup>17</sup> This belief is partially due to the fact that many of the reasons that lead female veterans to enlist, like sexual assault and history of poverty, happen to be many of the factors that make them at greater risk of homelessness.<sup>18</sup>

### Addressing Female Veterans Homelessness

The Department of Veterans Affairs (VA) and the Department of Housing and Urban Development (HUD) have increased their efforts to eradicate veteran’s homelessness and to address the increase in female veterans’ homelessness rate. One way they have responded is by providing more permanent supportive housing. Figure 2, shows that in 2016 69% of all the beds for homeless and at-risk of homelessness veterans in the US were in the form of permanent supportive housing. The focus is on permanent supportive housing because it is believed to have prevent homelessness recidivism and has the most cost savings.<sup>19</sup> Additionally, they have increased the number of women specific programs, including health care service offerings and funding for female veterans housing. The research community has also increased their focus on female veteran issues and is providing separate studies.

### The Struggle for Occupancy

Even with these increased efforts and addition of housing units, female veterans homelessness persist. Researchers cite several reasons for why female veterans may not be utilizing these housing resources and occupying housing. Some researchers argue that women veterans do not access veterans support services because they are simply unaware of the benefits. Whereas others state an that female veterans may not self-identify as a veterans and therefore do not look for these housing resources. Several individual studies suggest that the housing is simply not compatible.

The common concern through all the of the literature were female veterans concerns about safety and security, a lack of accommodations for children, custody concerns, and a lack of community and privacy. Reports have shown that some female veterans have chosen to live on the streets or couch surf, rather than occupying a unit when it becomes available or use a tenant-based voucher.

This should be the most concerning since so much money is being put into housing and because we know that housing can have a positive impact. This hesitancy alludes to a bigger issue.

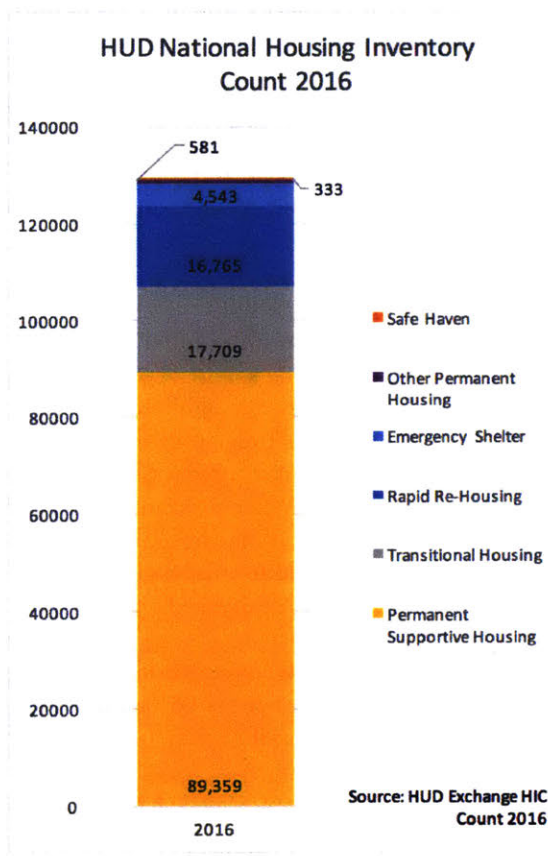


Figure 2. 2016 HUD National Housing Inventory  
Source: HUD Exchange HIC Count 2016

<sup>17</sup> National Coalition for Homeless Veterans, “Homeless Female Veterans”; G Shaheen and J Rio, “Lessons Learned from the U.S. Department of Labor Grantees: Homeless Female Veterans & Homeless Veterans with Families” (Institute for Veterans and Military Families, 2013).

<sup>18</sup> Mariann Mankowski et al., “Why Women Join the Military: Enlistment Decisions and Postdeployment Experiences of Service Members and Veterans,” *Social Work* 60, no. 4 (2015): 315–23, doi:10.1093/sw/swv035.

<sup>19</sup> Ann Elizabeth Montgomery and Thomas H. Byrne, “Services Utilization among Recently Homeless Veterans: A Gender-Based Comparison,” *Military Medicine* 179, no. 3 (2014): 236–39, doi:10.7205/MILMED-D-13-00426.

## **Safety and Security**

Safety concerns are one of the most complex barriers for woman veterans in obtaining housing. In recent years, to accommodate the increased needs, new facilities have been built and some older veteran housing facilities have expanded to serve woman veterans. Although this change has increased the number of resources available for women veterans, it has also ignited concerns about the level of security that remain difficult to overcome. Female veterans have expressed a greater need for security. The housing available may not be suitable for woman veterans, with sites often male dominated and lacking security measures that can create a less intimidating environment. Several researchers have noted that a mixed gender site can sometimes trigger emotions for women veterans who may have experienced MST.<sup>20</sup> In 2011, the Government Accountability Office report found that some women veterans desire single-sex living environments. This is believed to be related to safety concerns: "The only housing options available may be mixed-gendered setting where security issues are not necessarily addressed (i.e., sexual harassment, assault)." Women veterans have also described housing as scary and dark, noting a sense of fear as walk down hallways afraid that they may be harassed or even attacked.

The recent Marine Nude-Photo scandal is a clear example of the gender dynamics and the intimidation that female veterans may feel. The scandal consisted of thousands of nude photos of female Marines being shared on a Facebook page. This event highlights the complicated gender dynamics between female and male active duty and veterans and how prevalent sexual assault and harassment is in the armed forces and even upon returning home. This type of intimidation can present on an even larger scale when female veterans are asked to live with male veterans. A female veteran on the Huffington Post blog stated that "When you suffer sexual related trauma you are hyper-alert and often feel unsafe. It makes finding housing very hard." Since many of the PSH developments include mixed-gender environments and many female veterans have MST (25-75%) security measures should be addressed.

Veterans living in an unsafe environment can be especially difficult for MST survivors. With no national standards in place, safety concerns go unaddressed in VA-funded housing, leading some woman veterans to choose living on the streets rather than occupying unsafe housing.

## **Veteran's Mix**

The civilian veteran mix preference is crucial to a veteran's transition. In older models the idea was that all male veterans wanted to live together to recreate the camaraderie that was on the base camps and barracks. Over the years this has been an issue of much debate and various viewpoints. Some researchers argue that veterans want to live with other veterans, whereas other researchers have found that women veterans (especially the 40-60% who are experiencing MST) do not want to live with male veterans, lest they find themselves in housing with people who resemble their attackers.<sup>21</sup> Spritzer argues that veterans can benefit from a veterans community as well as community that integrated with veterans and nonveterans.

## **Privacy**

A study conducted by LDS Consultants, a Boston-based firm, found that veterans in the Greater Boston area preferred private, permanent, affordable rental apartments for veterans and their families.<sup>22</sup> The study also

---

<sup>20</sup> Katherine Thom and Ellen Bassuk, "Chicagoland Female Veterans: A Qualitative Study of Attachment to the Labor Force," 2012; Cacia Kim, Legal Aid Society, and Proskauer Rose LLP, Women Veterans Must Have Equal Access to Veteran Only Permanent Housing Facilities Under the Fair Housing Laws, Center, California Women's Law 10 (2016); Lisa Sturtevant et al., "Housing and Services Needs of Our Changing Veteran Population: Serving Our Older Veterans, Female Veterans, and Post-9/11 Veterans" (the National Housing Conference and the Center for Housing Policy, 2015), [http://docs.wixstatic.com/ugd/19cfbe\\_077c53d254fa4bbc8013b42611567ba5.pdf](http://docs.wixstatic.com/ugd/19cfbe_077c53d254fa4bbc8013b42611567ba5.pdf).

<sup>21</sup> Kim, Society, and LLP, Women Veterans Must Have Equal Access to Veteran Only Permanent Housing Facilities Under the Fair Housing Laws, Center, California Women's Law.

<sup>22</sup> Lynne D. Sweet, Eunice Kim, and LLC LDS Consulting Group, "Study Points to Significant Need Among Veterans for Affordable Housing, Services," 2010.



revealed that younger veterans seek housing that full kitchens and bathrooms, thus affording them dignity and privacy.

### **Children**

When children enter the situation, homeless female veterans with dependents can often expect setbacks with housing procurement. If housing complexes do not factor in such dependents, it closes many doors to stability for female veterans in need, as they will be unable to include their families in these new housing situations. The report contends, “Over 60 percent (90) of GPD programs we surveyed with a capacity to serve women reported that they do not house children.” Acknowledging the needs of children along with a homeless female veteran is a critical, and often neglected, component to the process of moving veterans off the streets.<sup>23</sup> Sturtevant and colleagues noted the lack of housing available for women with children.<sup>24</sup> This sentiment is shared with male veterans.<sup>25</sup> There is a lack of housing available for women with children; and the only housing options available may be mixed-gender settings where safety issues are not necessarily addressed. Adding to the complication of housing for single female-headed households is the concern that if they go to a shelter, the mother may lose custody of their children for appearing not to have safe living environment for their children by child services.

### **Supportive Services**

Supportive services are an essential component of how veteran service providers are addressing homelessness. This focus has emerged based on work of the *Housing First* model and the need to address the hosts of issues that can contribute to homelessness. Moving to the specific supportive housing needs of woman veterans, Hamilton and Tsai are leaders in related research in the field. In 2012, through a woman veteran’s focus group, Hamilton found that women veterans benefit greatly from supportive housing due to the fact their main determinates of homelessness are related to sexual assault and mental illnesses. The study revealed a need to incorporate holistic responses to support them better in the recovery process.<sup>26</sup> Included in supportive services is the treatment for those who have experienced military sexual trauma.

### **Affordability**

Many researchers have mentioned the importance of affordable housing. It argued that veterans have difficulty as soon as they return, since finding affordable housing is a widespread problem that is not limited just to veterans. A study conducted by LDS Consultants, a Boston-based firm, found that veterans in the Greater Boston area preferred private, permanent, affordable rental apartments for veterans and their families.<sup>27</sup>

### **Privacy**

Lastly, the topic of privacy is a huge concern. With the fact that veterans housing has typically been single room occupancy layouts with shared common space this model has persisted. This arrangement does not promote high levels of privacy and instead encourages communal space. A study by Sweet et al, conducted in Boston, revealed that veterans in the younger generation are looking for living arrangements that contain full kitchens and bathrooms that afford them dignity and privacy.<sup>28</sup>

---

<sup>23</sup> “GAO Report 12-182: Homeless Women Veterans: Actions Needed to Ensure Safe and Appropriate Housing.”

<sup>24</sup> “GAO Report 12-182: Homeless Women Veterans: Actions Needed to Ensure Safe and Appropriate Housing”; Sturtevant et al., “Housing and Services Needs of Our Changing Veteran Population: Serving Our Older Veterans, Female Veterans, and Post-9/11 Veterans.”

<sup>25</sup> Shaheen and Rio, “Lessons Learned from the U.S. Department of Labor Grantees: Homeless Female Veterans & Homeless Veterans with Families.”

<sup>26</sup> A. B. Hamilton et al., “Barriers to Psychosocial Services among Homeless Women Veterans,” *J Soc Work Pract Addict* 12, no. 1 (January 1, 2012): 52–68, doi:10.1080/1533256X.2012.647584.

<sup>27</sup> Sweet, Kim, and LDS Consulting Group, “Study Points to Significant Need Among Veterans for Affordable Housing, Services.”

<sup>28</sup> Sweet et al., 2010

Concerns about privacy, safety, security, and suitability for children prevent female veterans who need housing from seeking it. Thus, occupancy rates and homelessness rates remain stagnant. From a review of the literature, it is clear that there is concern about housing design aspects. It is also clear that there is no one size fits all solution. What works for one female veteran may not work for another. It is imperative that developers understand how certain design aspects that may be troublesome for female veterans in addition to knowing how to navigate the other challenges of building permanent supportive housing. As more women enter the military and return home as veterans, there is a need to ensure that compatible housing is available for them. The rest of thesis will provide an overview of the various funding sources used to finance permanent supportive housing and examine the challenges developers can expect to encounter when trying to build compatible permanent supportive housing for female veterans (that at least considers these design concerns).

### 3. Permanent Supportive Housing Overview

To further decrease homelessness rates and to address the rise in female veterans’ homelessness federal, state and local governments have focused on increasing the number of permanent supportive housing (PSH) available. The United States Interagency Council on Homelessness explains permanent supportive housing as “an evidence-based housing intervention that combines non-time-limited affordable housing assistance with wrap-around supportive services for people experiencing homelessness, as well as other people with disabilities.”<sup>29</sup> PSH housing does not impose a time limit on how long a person can occupy the housing, unlike emergency shelters and transitional housing facilities.

Since 2014, when HUD first started tracking beds specifically for veterans, the number of PSH beds for veterans in the US went from 60,216 to 89,359 in 2016. Of all the new beds for veterans built from 2014 to 2016, 74% of it has been in the form of permanent supportive housing. In 2016, 69% of all beds dedicated to veterans were permanent supportive housing beds.

<b>National</b>	<b>National 2014</b>	<b>National 2015</b>	<b>National 2016</b>
<b>EST</b>	<b>24308</b>	<b>24752</b>	<b>22585</b>
Emergency Shelter	4894	5330	4543
Safe Haven	209	330	333
Transitional Housing	19205	19092	17709
<b>Permanent Housing</b>	<b>65963</b>	<b>82780</b>	<b>106705</b>
Permanent Supportive Housing	60216	70816	89359
Rapid-ReHousing	5143	11180	16765
Other Permanent Housing	604	784	581
<b>Grand Total</b>	<b>90271</b>	<b>107532</b>	<b>129290</b>

Figure 3. HUD National Housing Stock Inventory 2014- 2016  
Source: HUD Exchange HIC Count

This model demonstrates how important housing stability is for mental health progress and treatment and is the preferred approach. Many states and cities have transformed their policies and approach to homelessness by increasing the amount of PSH units.

There is every reason to believe in this approach. PSH not only increases housing stability and lowers homelessness recidivism but it also improves health outcomes and lowers the cost of emergency medical spending. The benefits are even greater than those observed among male veterans. Additionally, permanent supportive housing can reduce a veteran’s use of emergency medical services, saving the system an enormous amount of money. Additionally PSH lowers the spending on psychiatric centers, jails and prisons.<sup>30</sup> Permanent supportive housing is vital in addressing homelessness among female veterans since so many of are dealing with issues such as MST, mental health, and service related disabilities.

<sup>29</sup> “Supportive Housing,” accessed April 15, 2017, <https://www.usich.gov/solutions/housing/supportive-housing>.

<sup>30</sup> Ibid.

## **Supportive Services**

Supportive services are a component of permanent supportive housing. Supportive services consist of medical care and counseling. These services have proven to be integral and a vital service for veterans and those experiencing homelessness in addressing homelessness and healing. Community nonprofit providers and the VAMC administer these services for veterans.

In recent years, funding for supportive services has taken a drastic hit. Providing permanent supportive housing is a way to ensure that female veterans will have access not only to housing but also to the supportive services they need to transition to civilian life and get whatever assistance they may need in order to do so.

## **Types of Funding for Permanent Supportive Housing**

Developers and service providers utilize an array of funds to finance the development of permanent supportive housing for veterans. Financing includes loans, grants, private equity and philanthropic commitments. Public funding sources include those that are meant exclusively for permanent supportive housing and then funds that are for affordable housing development that include PSH. There are federal funds as well as funds on the state and city level that vary state-by-state and city-to-city. Since many of these programs have been affected by budget cuts, developers have had to layer more sources together to make the projects feasible. I will first discuss federal programs that fund permanent supportive housing for veterans. Next, I will go over the common sources available in Boston, MA. Since I have only included projects from Boston, MA for the case studies, I only look at PSH funding sources from Boston and MA to accompany them. This paper focuses on public funding programs, but it is important to note that the philanthropic community and private investors also play a role in funding PSH. After discussing each source, I will consider how these sources can impact the feasibility of a project.

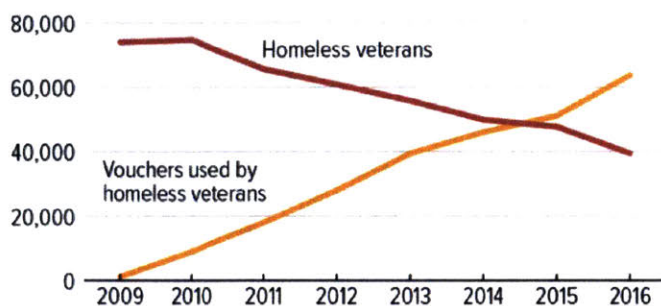
## **HUD-VASH Program**

The HUD-VASH program is one of the largest federal programs that funds permanent supportive housing. HUD-VASH is a permanent supportive housing program combined with case management. HUD-VASH is also the most utilized housing program by female veterans.

HUD-VASH was created in 1992 and is based on the Housing Choice Voucher program. The structure of the Housing Choice Voucher program is to give vouchers, a form of payment, to tenants to find housing in the private market. It relied on private developers to build housing that tenants could then rent. HUD's decision to implement HCV was influenced by their desire to not be developers after failed to successfully build and maintain veterans housing, which ultimately became public housing.

HUD-VASH underwent several changes in 2008 as then newly elected President Barack Obama and Department of Veterans Affairs Secretary Eric Shinseki focused on alleviating homelessness among veterans. The key difference they made was that the program would be available to veterans with families or disabilities; before the program was available only to those with severe mental and substance abuse disorders. Much of the veterans housing that has been made available in recent years has been funded through HUD-VASH. Since its rejuvenation in 2008, HUD-VASH has created 79,000 vouchers total, and 580 in Boston.

### Homelessness Among Veterans Fell As Targeted Voucher Program Expanded



Note: Voucher figures are for Veterans Affairs Supportive Housing (VASH) vouchers and are based on monthly data from January of each year.  
 Source: Department of Housing and Urban Development Homelessness Point-in-Time Counts and HUD Voucher Management System

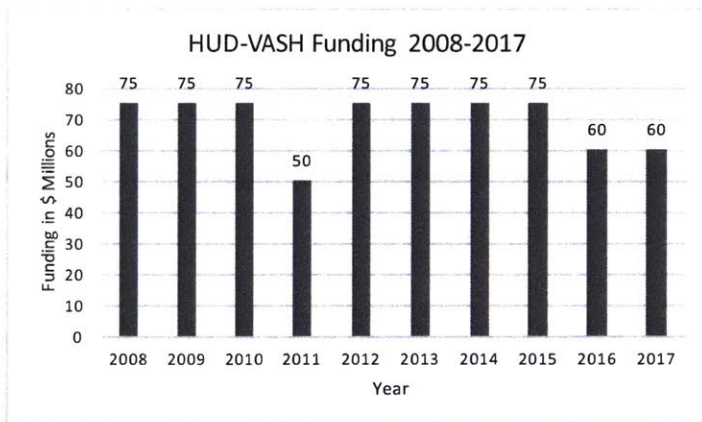
CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

**Figure 4. HUD-VASH Vouchers and Homeless Veteran Counts**  
 Source: Center on Budget and Policy Priorities

As illustrated in figure 1, in 2009, there were 10,000 vouchers available, and in 2016 there were more than 79,000. Vouchers are awarded to public housing authorities (PHA) around the country with consideration given for need and the PHA’s performance.

### Federal Funding

Funding for HUD-VASH is appropriated each fiscal year by Congress. Figure 2 shows the yearly appropriations since 2008. Congress has typically allocated \$75 million each year since the programs revival but there have been variations over the years due to government sequestration and budget cuts. The combined total is \$695 million.



**Figure 5. HUD-VASH Appropriations**  
 Source: HUD.gov

### Structure of HUD-VASH

The HUD-VASH program offers two types of vouchers: project-based vouchers, which remain with the housing unit; and tenant-based vouchers, which stay with the tenant wherever they move within the PHA’s jurisdiction.



*Tenant-based vouchers*

Tenant-based vouchers allow a veteran to approach any private landlord and request to rent their available unit(s). Tenant-based vouchers go with the tenant and are considered mobile vouchers. These units have to pass the housing-quality standards (HQS) inspection as defined in 24 CFR 982.401. The PHA completes this inspection. These units are identified by the voucher holder or by housing counselors who often look for housing within a certain geographic location close to a VAMC and other services such as schools and jobs.

*Project-Based Vouchers*

These vouchers stay with the unit and cannot go along with the veterans when they move. The award process for project-based vouchers is regulated by 24 CFR 983 and the notice of funding availability (NOFA). The standards of the request for proposal (RFP) require access to transit, supportive services onsite or nearby plus high walkability and transit scores.

**Rents for the Voucher**

The HUD-VASH program limits the voucher holder’s rent contribution to no greater than 30%-40% of their income; the program can even accept applicants who have no income. The rents are set by a fair market rent (FMR) that HUD updates each year. The PHA covers the difference between the 30% and the FMR for the particular area and unit size. The FMR for Boston are listed below. An example of how the rent is calculated is provided below. The Boston Housing Authority (BHA) would cover the difference between 30% of a person monthly-adjusted income and the payment standard. For example, if a one-person household made \$800 a month, 30% of that person’s income would be \$240. If the person lived in a two-bedroom, the payment standard would be \$1,860. Therefore the BHA, through the voucher, would pay 41,620, the difference between the rent of \$1,860 and the tenant’s contribution of \$240.

These rents apply for HUD-VASH Vouchers holders as well as for other Section 8 vouchers holders in Boston. The payment standards can sometimes be higher than market rents and the rents for affordable housing made possible through the city of Boston’s inclusionary development policy that is operated by the Boston Planning and Development Agency. The higher rent can encourage private landlords to lease to section 8 voucher holders.

**Payment Standard by Bedroom Size, effective 11/01/16**

PMSA	SRO	Studio	1	2	3	4	5	6
1	\$984	\$1,313	\$1,509	\$1,860	\$2,327	\$2,564	\$2,948	\$3,333

*Figure 6. Boston Housing Authority Payment Standard 11/01/16  
Source: Bostonhousing.org*

Bdrms	Maximum Affordable Rents										
	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI	150% AMI
Micro	\$684	\$821	\$890	\$958	\$1,026	\$1,094	\$1,232	\$1,368	\$1,504	\$1,642	\$2,052
Studio	\$760	\$913	\$989	\$1,065	\$1,140	\$1,216	\$1,369	\$1,521	\$1,672	\$1,825	\$2,281
1	\$887	\$1,065	\$1,153	\$1,242	\$1,331	\$1,419	\$1,597	\$1,774	\$1,951	\$2,129	\$2,662
2	\$1,013	\$1,216	\$1,318	\$1,419	\$1,521	\$1,622	\$1,825	\$2,027	\$2,230	\$2,433	\$3,041
3	\$1,140	\$1,369	\$1,482	\$1,597	\$1,711	\$1,825	\$2,053	\$2,281	\$2,509	\$2,737	\$3,421
4	\$1,267	\$1,521	\$1,648	\$1,774	\$1,901	\$2,027	\$2,281	\$2,534	\$2,788	\$3,041	\$3,801

*Figure 7. Maximum Affordable rents for City of Boston’s affordable housing program  
Source: BPDA at Bostonplans.gov*

### **HUD-VASH Eligibility**

To qualify for HUD-VASH, a veteran must first go through screening at a Veterans Affairs Medical Center (VAMC). They must be experiencing homelessness and be eligible for VA health care services. The VA defines homelessness as “one year of continuous homelessness or experiencing four episodes of homeless in a three-year span.” If they pass the screening, they are referred to the VAMC’s partner public housing agency (PHA). Different from the Housing Choice Voucher, the PHA cannot identify candidates from the program on their own; they must be referred. Several waivers have been given to veterans to reduce the barriers to housing. Based on availability and the needs of the individual, veterans will be given either a project-based voucher or tenant-based rental assistance.

Women veterans utilization rate of HUD-VASH is 13%.<sup>31</sup> This means that of all woman veterans (homeless and not homeless), 13% receive permanent supportive housing through the HUD-VASH program. The male veterans rate is much higher at 37%. This utilization by female veterans is still considered a success because it marks the highest utilization rate for veterans housing compared to any other housing services offered by HUD and the VA.

Contributing to this low utilization rate can be the fact that female veterans don’t meet the homelessness definition as described above. This is because female veterans are more likely to rely on friends and family for housing or couch surf, which is not considered a state of homelessness. A recent interactive blog created by Lily Casura and hosted Huffington Post contained a housing survey, which exposed the couch surfing phenomena.<sup>32</sup>

The growth in the number of permanent supportive housing units results from the increase in funding for HUD-VASH Vouchers. As noted earlier, HUD-Vouchers can be grouped into two categories: tenant-based and project-based vouchers. There are currently 90,000 permanent supportive housing units in the country in HUD-VASH. Of these, 4,000 are project-based vouchers. The remaining 86,000 are used as tenant vouchers, which enable veterans find their housing in the private market. Some of the tenant-based vouchers could have been converted to project-based vouchers, however, after HUD and the VA passed an amendment in 2012 to allow PHAs to project base 20% of their Housing Choice Vouchers. This has been a choice of some PHAs, especially those who are in high-rent, low-vacancy markets where veterans have trouble finding units within the allowable fair market rents.

### **Awarding Process for HUD-VASH Funding**

HUD-VASH funding can be awarded in two ways. The first way is for project-based HUD-VASH project and the other is through accepting applicants with HUD-VASH Vouchers

HUD-VASH is awarded to developers through applications submitted to the public housing authorities. Developers submit their projects, and the PHA decides which applications to submit to HUD. If the PHA is selected, the developers will receive funding. There are several criteria used to evaluate applications. These help ensure that the housing is built in an area of opportunity with access to public transportation, neighborhood amenities, and supportive services. There are several restrictions on project-based vouchers. The first is that they limit how many units in a building can be project based. They define a building to be one attached or within the same parcel. There is an exception to this restriction if supportive services will be on site or if the units will be served elderly and/or disabled households.

---

<sup>31</sup> National Coalition for Homeless Veterans, “Homeless Female Veterans.”

<sup>32</sup> Lily Casura, “Into the Gap: Women Veterans Describe Homelessness,” *Huffington Post*, February 7, 2017, [http://www.huffingtonpost.com/entry/into-the-gap-women-veterans-describe-homelessness\\_us\\_5898228ce4b02bbb1816bc76](http://www.huffingtonpost.com/entry/into-the-gap-women-veterans-describe-homelessness_us_5898228ce4b02bbb1816bc76).

Once the housing is built, the PHA that assigned the vouchers and the developer sign a Housing Assistance Payment (AHAP) to guarantee that the housing will be HUD-VASH restricted for 15 years. This ensures that the developer will receive rental payments on a monthly basis.

Tenant-based rental assistance does not have the same award standards as project-based awards. With tenant based, the landlord only has to pass the housing quality standards. It is important that this is not a huge hurdle or else landlords would be less inclined to participate in the program. Still this makes it harder to provide female veterans with units that they feel fit their housing needs.

Many developers and service providers combine HUD-VASH funds with other federal and state funds to build veterans housing. Developers of veterans housing typically combine their funding with Low Income Housing Tax Credits (LIHTC), tax bonds and HOME Funding program.<sup>33</sup>

### **Advantages of HUD-VASH**

The new approach provides veterans the opportunity to secure housing on the private market with vouchers or the option some to occupy units in public housing or in project-based housing. With the private market approach, housing is monitored through the funding NOFAs and RFPs. The private market approach has in a sense relegated HUD's and the VA's control over their designs of buildings to developers as it gets out to the smaller units that can be tenant based and just have to meet the "safety standard" of being a livable environment. This abrogation of government authority plays a large part in the analysis of design aspects for housing for female veterans. Yet it can be argued that the government should be a part of the effort to identify housing most amendable to female veterans and offer the best place for them to transition to civilian life.

The structure of the HUD-VASH program and funding allocation also allows for a great deal of oversight on the design and building decisions. HUD-VA Supportive Housing (HUD-VASH) program, one of the largest permanent supportive housing programs, provides flexibility for veterans to choose project-based housing or use tenant-based rental assistance. Additionally, the structure of HUD-VASH project-based housing has the possibility of implementing design standards or specific guidelines for developers to understand how to design with female veterans in mind and the funding of HUD-VASH is less at risk.

The influx of veterans returning home after World War II, in the midst of a national housing crisis, spurred the passage of the Housing Act of 1949, which authorized the construction 810,000 homes for veterans. When veterans vacated these temporary structures for new suburban homes, new tenants occupying the public housing generally had lower incomes. The required rents were lowered to increase affordability. The revenue reductions then produced funding constraints that limited capital renovations; much of this housing soon became dilapidated. In 1992, Congress decided to approach housing veterans differently. HUD-VASH was created to house veterans who were homeless, had chronic mental health needs, or chronic substance abuse disorders.

Privatizing of housing, as a response to failures in public housing, has produced an array of product types and programs. Developers have been able to decide if they will build dense multifamily, single-family units, or even shared co-living space.

Tenant-based rental assistance does not have the same award standards as project-based awards. With tenant based housing, the landlord only has to pass basic quality standards. It is important that this is not a huge hurdle or else landlords would be less inclined to participate in the program. Still, the lack of oversight makes it harder to provide female veterans with units that they feel fit their housing needs.

---

<sup>33</sup> <http://www.citylab.com/housing/2017/01/uncertainty-over-tax-reform-is-already-hurting-affordable-housing/514235/>



### **Low-Income Housing Tax Credit (LIHTC)**

The federal government, the Department of Internal Revenue Services (IRS) manages the Low Income Housing Tax Credits program. The dollar-for-dollar credits are allocated to each state based on the population of the state. There are two credits within the program 9% tax credits and 4% tax credits. These credits are calculated based on the eligible construction cost multiplied by the percentage of qualifying units. Since these are tax credits they are desirable by for-profit businesses so there is often a partnership between a non-profit and for-profit developer.

With the looming discussion of tax reform, many people in the affordable housing development world are wondering what the impact a tax reform would have on the production of affordable housing. If the tax reform lowers taxes for corporations, they may be less inclined to partake in the LIHTC program, which could leave a gap in funding for affordable housing and thus permanent supportive housing for veterans.

### **Affordable Housing Trust Fund (AHTF)**

This is a program funded jointly by the Massachusetts Department of Housing and Community Development (DHCD) and MassHousing. This program is target to developers who are building rental housing for renters who earn between 80-110% of the AMI but is able to be used for projects catering to 0-30% AMI. . The limit of this program is 50,000 per unit. However when a project includes housing for the extremely low-income population of 0-30% the developer is able to apply for more funding on a per unit basis

### **Housing Stabilization Funds**

The Housing Stabilization Fund (HSF) is a state funded bond program that assists in the production and preservation of affordable housing for low-income families and individuals. HSF funds can be used to acquire or rehabilitate existing structures or for the construction of new homeownership projects. There is a minimum requirement of three HSF funded homeownership units. HSF funds are commonly used for homeownership product but can be applied to rental housing development. These units are restricted to first-time homebuyers who earn less than 80% of the area median income unless it is within a multi-family property where their earnings can be no more than 60% of area median income. The maximum rent the developer can see for these HOME-assisted rental units is set by HUD. The renter must be receiving either a federal or state rental subsidy and use this to pay rent.

Developers, both for-profit and non-profit, and local housing authorities can apply for HSF funds. The awarding of HSF funding is done through an application process. Interested developers and cities will apply for funding once a "notice of Funding Availability" NOFA is announced. Interested parties must then submit the One Stop Housing Application.

The HSF grades applicants on several areas suitable site design, clarity of affordability to the first-time homebuyers and a demonstrated need for the project in the target neighborhood. Some of the other application criteria can make it hard for a developer especially one of affordable housing because you have to show that there is local support especially in regards local funding commitments. This can be hard for projects that face NIMBYism or struggle with finding sources.

The funding limits for HSF are 50,000 per HSF assisted unit or \$750,000 max for the project. The lesser of the two will apply. There are exceptions for these funding limits when the project is located in a non-entitlement or non-consortium community. In these communities the funding limits are higher, at \$65,000 per each HSF assisted unit. HSF has requirements for matching funds for entitlement or consortium communities. If there is no local matching the application will not be considered.

HSF from the rental housing aspect can make a project more feasible because it can help developers attract tenants. The subsidy provided helps provide affordable housing that veterans are looking for this. By

providing the affordability, developers can increase their chances of attracting a tenant and getting the rent revenues. This should help minimize risk and make financing a bit easier.

### **Home Front**

This is a national program funded by the U.S Department of Housing and Urban Development but is administered by a state agency, Massachusetts Housing and Shelter Alliance (MHSA) and the City of Boston Department of Neighborhood Development. This program provides permanent supportive housing to chronically homeless veterans with the highest barriers to housing. In 2016, the program provided 15 beds with the help of partners the New England Center and Home for Veterans and Caritas Communities and private landlords in the area.

### **City of Boston – Inclusionary Development**

The city of Boston serves as funding source through the Inclusionary Development Plan. This plan, which was implemented in 2000 by the late Mayor Thomas Menino, and then recently updated by Mayor Marty Walsh calls for an allocation of funding's to affordable housing projects. The total due by the developers is calculated by the zone in which the project is being built in by a nominal value of the units he/she would be required to build on site, which is 13% of the total units. The availability of these funds is not guaranteed and depends on if the developer will build affordable units on or off-site. Therefore a developer of permanent supportive housing cannot rely heavily on this funding. Additionally to secure these funds a developer must communicate and negotiate with the developer who wishes to pay into the fund. This requires the developer of permanent supportive housing to be aware of local developments and have connections.

The great thing about these funds is that it is a grant rather than a loan and is provided upfront with out any requirements for matching. This can really make the project feasible

### **Underwriting and Financial Feasibility**

Financing affordable housing projects can be difficult. A great idea and great mission will not work if the funding strategy is not feasible. Permanent supportive housing it can be more difficult because of the program requirements, timing of the applications and the requirements for layering. Certain funds cannot be combined with others. For example HSF funds cannot be combined with HOME funds. And vice versa, some funds require a matching from city or state agencies. Additionally funding may be available for affordable housing and not permanent supportive housing but the addition of these funds help the whole project pencil out.

The various funding sources and structures of each program impact the feasibility of the project as well as the underwriting aspects. For projects that receive loan commitments upfront they can be more feasible because the project component does not have to rely heavily on equity. For projects that receive financial commitments up front in the form of grants or project based vouchers, this can make a project more feasible. This is because the developer can use these funds to lower their debt to loan value ratio or lower their weighted average cost of capital (WACC). Additionally, these commitments may instill a great level of confidence for investors because they show that funding programs believe in the feasibility of these projects.

For projects that that do not receive upfront funding commitments it can make the project harder and unfeasible. This is common problem for developers who are targeting veterans and hoping that they will select their development project to utilize their tenant-base vouchers. This project is seen as inherently more risky because of the uncertainty if veterans will occupy the unit and because there is no funding provided up front. For developers seeking to provide PSH and hoping to get tenant-voucher holders, they should explore other sources that provide them upfront money.

## 4. Case Studies

### Overview

I examined three development projects in the city of Boston to understand the challenges that developers encounter in building permanent supportive housing while attending to the needs of female veterans. These projects are Patriot Homes in South Boston, the New England Center and Home for Veterans (NECHV) in downtown Boston and the Brighton Marine in Brighton. Each developer approached the development process differently regarding design and building programming. These three case studies shed light on the range of challenges encountered, permitting, construction and marketing among them.

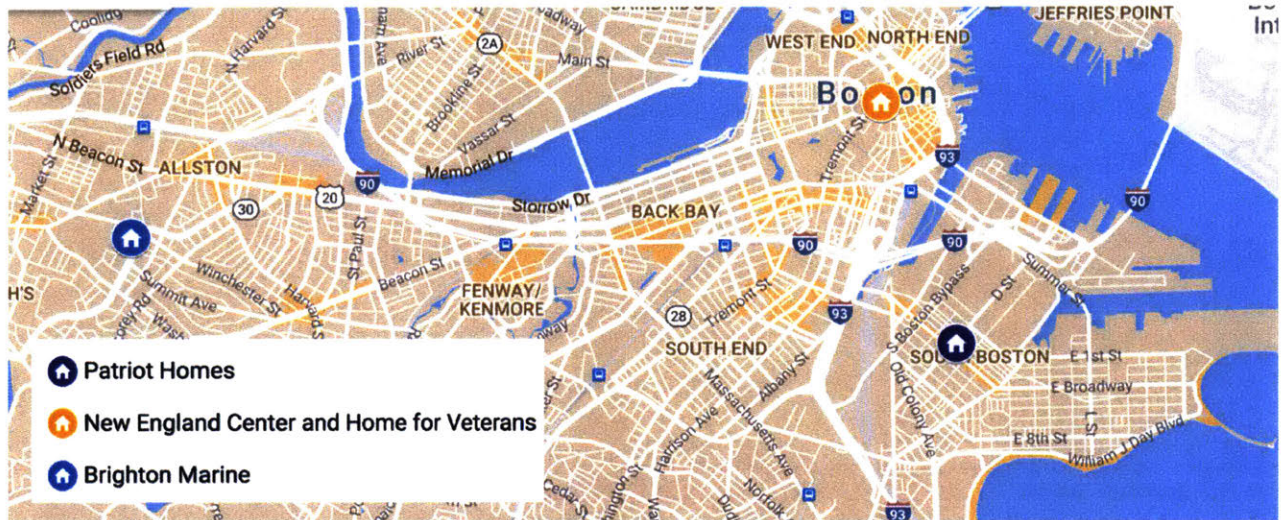


Figure 8. Map of Development Projects for Case Studies

Several criteria for case selection were set to ensure consistency. First, to ensure uniformity in the permitting and zoning process, I only selected projects in Boston. There are, however, variations in zoning by neighborhood districts that could not be eliminated. The second criterion was that the project had to have received all the required permitting approvals from the city and state. Having approvals in hand demonstrates the feasibility of the project. In addition, information about the project had to be available to the public; development information can be hard to come by, and most developers are reluctant to compile and publish information unless required. Lastly, the project or units within the project had to be intended for occupancy by veterans.

### Methodology

Information about the development projects was obtained from original and secondary sources. Most important were the project notification forms (PNF) located on Boston Planning and Development Agency's (BPDA) website that each development team had to submit. The BPDA, formerly the Boston Redevelopment Authority (BRA), is the planning and economic development agency for the City of Boston. The PNF provides information about funding sources, environmental issues on site, and approaches to development. To supplement this information, interviews with several project components were conducted and information on political and neighborhood input were gathered from the comments section of newspapers, online development forums, and social media pages as well as any letters submitted to the BPDA.

For each case, the history of the project site was examined to determine its former use, the history behind the building or parcels being developed, and the initial RFP or disposal of land. The approval process and

financing scheme were then examined, followed by the design and leasing. Each case study concludes with a summary of lessons learned.



## Case Study: Patriot Homes



*Image 1. Patriot Homes view from West Broadway  
Source: Patriot Homes PNF*

### **The Site and Idea**

The 17,047 sq. ft. site is located at 273 D Street, on the corner of D Street and Athens Street in South Boston. The old District 6 Police station was located at the site until a new police station was built in 1981. Although the site is centrally located, it sat unoccupied for 30 years, while much of the surrounding area underwent dramatic changes. The rear of the building was demolished, but the front portion was preserved. Three parcels were assembled in making this site.

The City of Boston's Department of Neighborhood Development put the building out for disposition through a request for proposal (RFP) in August 2010. In response to the RFP, the South Boston Neighborhood Development Corporation (SBNDNC) and Caritas Communities, Inc. formed a joint Venture, South Boston Veterans Housing, LLC.

SBNDNC has long been the neighborhood association in charge of South Boston. Since its founding in 1980, the SBNDNC has worked to support businesses, revitalize vacant sites, and build housing for the community. They have built more than 200 units of housing over the past 37 years. Caritas Communities is well known in the New England for supporting such vulnerable populations as veterans.

The project proponents attribute the idea of Patriot Homes to several years of planning and listening to the community. They decided to focus on addressing the needs for housing among veterans given that the South Boston neighborhood at the time had one of the highest percentages of veterans in the city. SBNDNC and Caritas realized that the centrally located site could benefit veterans who needed to be close to neighborhood amenities like schools, healthcare services, and public transportation. The LLC also wanted to provide affordable housing for families, because the new wave of development in the area had increased housing prices. Planning meetings with the community proved crucial to developing the plan. These meetings helped identify the main concerns of residents, and the resulting ideas were included in their response to the RFP. South Boston Veterans, LLC was awarded the project in early 2011.

### **The Development and Approval Process**

The joint venture submitted a letter of intent and project notification form (PNF) to the BPDA in April 2011 for Small Project review, since the building is more than 20,000 sq. ft. The filing started the permitting

process. With no additional questions, the project did not need to submit a draft project impact report (DPIR) and went to the BPDA board in 2012 where it received board approval.

Due to changes to the additional lot area and useable open space, the project required zoning relief from the Zoning Board of Appeal. Because neither a large variance nor significant zoning change was required, the Zoning Commission did not need to be consulted. The parking ratio was allowed to be lowered from the required .7 to .416, thus from 18 spots to 10 spots. Lastly, because the building was more than 50 years old, the project had to go through Article 85 for demolition.

In their original PNF, the project proponents slated their intention to start construction for late 2011 and occupancy in fall 2012. At the start of the demolition process, however, asbestos was discovered. The project had to be put on hold to find additional funding to cover the increase in construction costs. It took nearly two years before funding was secured, and construction resumed in November 2014.

Public input on the project came through Facebook and Courbanize, an online community engagement platform for real estate development and municipal projects. On Courbanize, comments generally related to the project delays. One person was concerned that the project was approved in 2011; construction had not started until November 2014. Someone suggested that the site be entrusted to a different developer who could build something more quickly. The concern focused on blight and the underutilization of the site. On Facebook, comments ranged in topic from public housing to different uses from what was planned. One person expressed a concern about the possibility of the site being becoming public housing occupied by “welfare recipients.” There was also a debate about land use. Several people expressed a desire for the site to become an arts space, instead of veterans housing. The developers monitored these comments on the online pages and provided updates on the project and answers to questions.

### **Development Finance**

The two buildings composing Patriot Homes were financed as one project at an estimated cost of \$9,850,000, or roughly \$410,416 a unit. Construction hard costs were estimated to be \$6,448,570. The capital stack comprised several funding sources, including inclusionary development funds, private equity, DND funds, Department of Housing and Community Development (DHCD) funds, MassHousing and several philanthropic commitments.

The project received \$1 million in Affordable Housing Trust Fund (AHTF) loans jointly awarded by the Department of Housing and Community Development (DHCD) and MassHousing. The project received additional loans from DHCD and monies from the Inclusionary Development Funds, a pool of money paid by developers in Boston that choose not to build affordable housing units on-site. The policy, updated in December 2015, requires any developer that does not build affordable housing units on-site to pay into funds for use by a developer that will provide affordable housing within the same neighborhood. The Fallon Company allocated its funds to Patriot Homes. This secured the rest of the money needed to cover the increase in the construction cost for asbestos abatement.

The combination of funding sources financed all of the 24 affordable units for households, making between 30%-60% of the area median income (AMI).



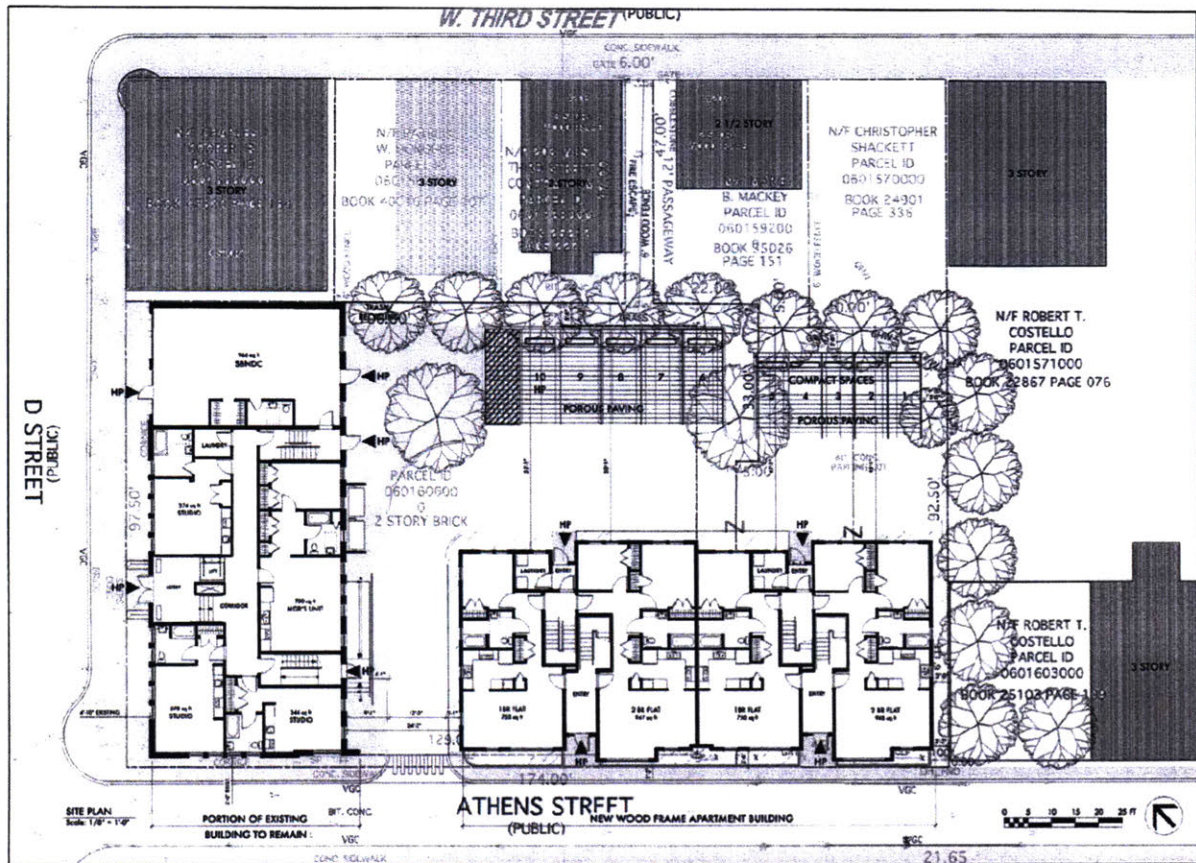


Image 2. Site Plan for Patriot Homes, two buildings  
 Source: Patriot Homes PNF

### Planning and Design

The site consists of two buildings together called Patriot Homes. Within the 21,258 sq. ft., there are 24 rental apartments, one of which is dedicated as a manager’s unit. Unit sizes range from studios to two bedrooms.

The first building, the former police station, faces D Street and has 12 units: 11 studios, plus 1 manager unit. The studios range in size from 344 sq. ft. to 430 sq. ft. and are classified as single room occupancy (SRO) type 4s. These units are similar to traditional SROs in size, but provide privacy by having kitchens and bathrooms inside the apartments. Veterans thus enjoy a greater sense of privacy because they are not forced to share these spaces. This building is a two-story walk up. Because there is a difference in elevation between the lobby entrance and the first floor, there is a small wheelchair lift that transports disabled residents from the lobby to the four units on the first floor. The lift was a low-cost solution to making the building handicap accessible. The alternative option of including an elevator would have significantly increased construction costs. One portion of the first building (966 sq. ft.) is dedicated to office space for SBDNC. This space functions as an office for SBDNC and hosts support services. A shared laundry room is located on the first floor. There are three residential entrance points, all which are handicap accessible.

The development and architecture team worked hard to preserve the historical aspects of the building, which added to the cost of project but helped to preserve the building’s history. Image 3 is a picture of the site before construction began and Image 4 is a copy of the architectural renderings to show how the historical aspects would be preserved.

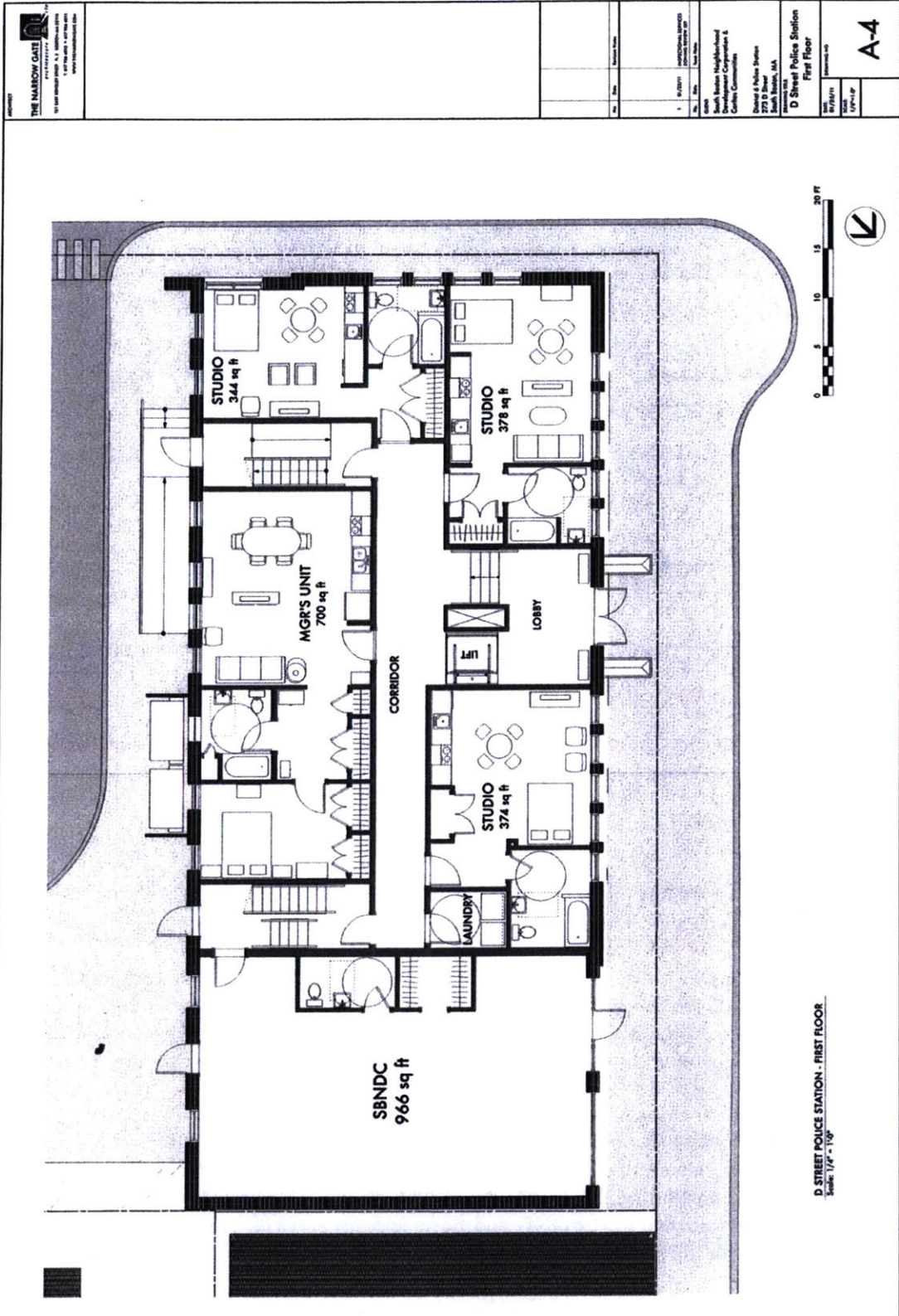


Image 3. Floor plan of Patriot Homes' 1st Building, first floor  
 Source: Patriot Homes PNF





Image 4. Former District 6 Police Station  
Source: Patriot Homes PNF

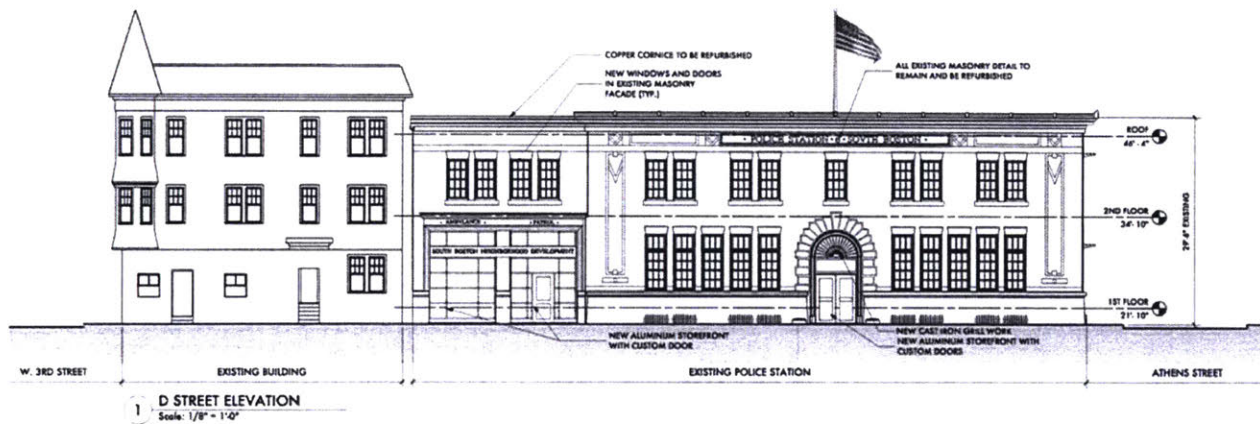


Image 5. Architectural Rendering to show Historical Preservation Strategy  
Source: Patriot Homes PNF

The second building in the rear, Image 5, along the quieter side street of Athens Street, houses the remaining 12 units. The first level floor plan for the second building is captured in image 5. The 3-story building at a height of 48 ft. contains 12 units: 2 one-bedroom apartments, and 10 two bedrooms. The one bedrooms average around 600 sq. ft. and two bedrooms average 750 sq. ft. Every six units share a private entrance as well as a laundry room. These 6 units can be accessed from the sidewalk frontage side and the rear parking lot.

Both buildings share a rear parking lot. The parking spots are surface parking.

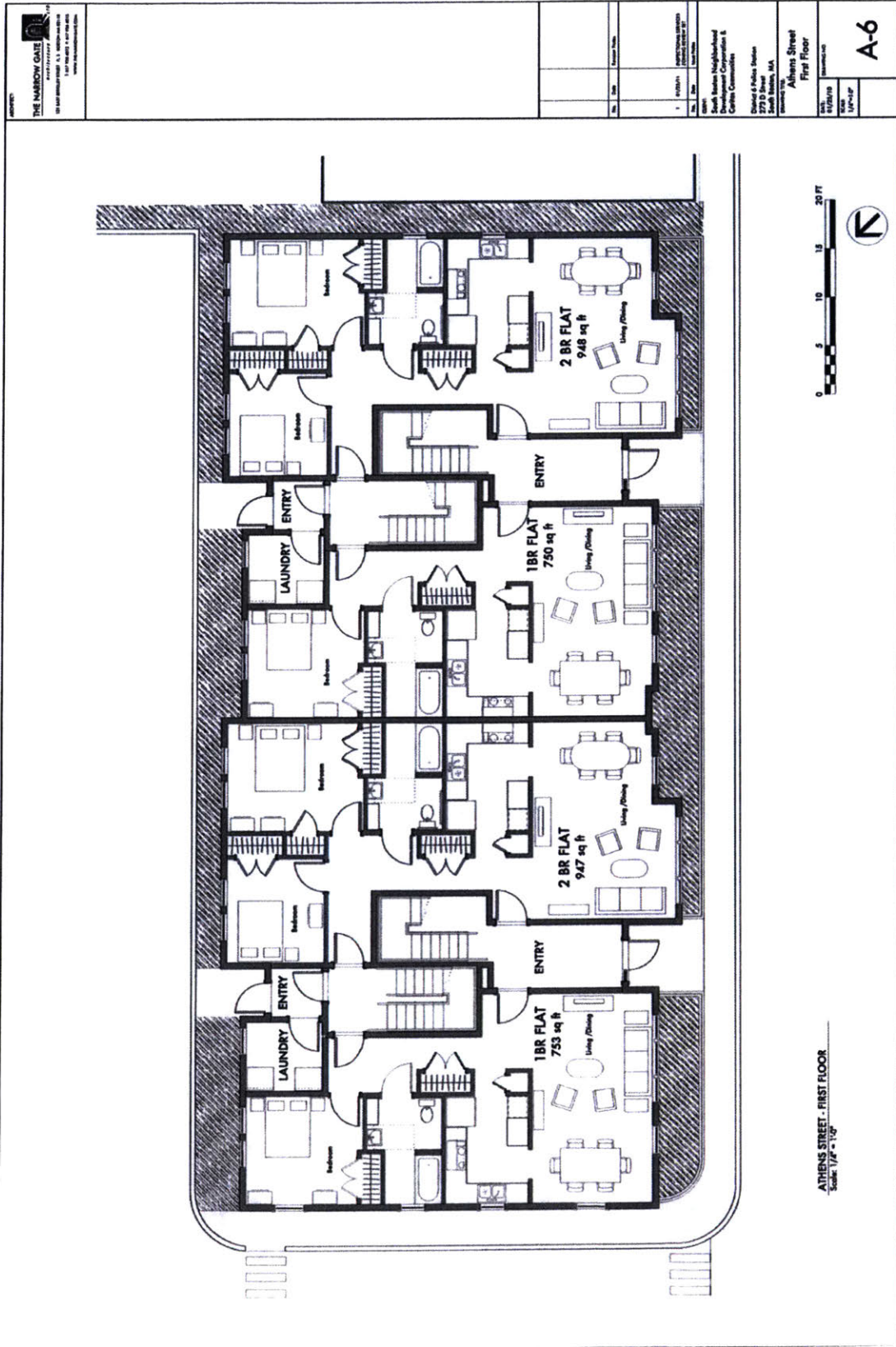


Image 6. Floor plan of Patriot Homes' 2nd Building, first floor  
Source: Patriot Home PNF

### **Marketing, Leasing and Management**

Patriot Homes provides housing for low- and moderate-income households, earning between 30%-60% of the area median income (AMI). Due to the extensive need for affordable housing and the desirable location, near a train stop and local amenities, South Boston Veterans Housing, LLC received an overwhelming number of applications in the lottery. More than 700 applications were submitted for the 23 units available—not including the resident manager's unit. Housing applications were available from August 15, 2016, to September 9, 2016.

The initial plan expected that there would be a greater need among former homeless veterans for two bedroom units. When a less than expected number of veterans applied for these units, the development team had to shift the unit allotments and the preference categories. Tenant selection lasted for two months. The move in date, fittingly, was on November 11, 2016: Veteran's Day. The site has maintained full occupancy since opening.

The building is managed by Caritas Communities. Supportive services are provided by the New England Center for Homeless Veterans (NECHV), an organization known in the area for offering comprehensive services for veterans.

### **Observations and Lessons Learned**

The primary goal of this project was to provide housing for veterans, including those with disabilities, who have experienced chronic homelessness, and have families. It was difficult, however, to find veterans from these demographics. This raises the question of how best to assess demand and address the specific needs of veterans in determining unit sizes and meeting disability requirements.

This project reveals that the redevelopment of an existing property can be complicated. A serious problem encountered by Patriot Homes was the asbestos on the site. Given that funding is limited for veterans housing and future rents are restricted to the 30%-50% of the area median income, increases in construction costs are difficult to bear. For future development, it is important that environmental conditions are known. In this case, however, the development team could not have known about the asbestos issues before acquiring the site. This may encourage developers to pursue new construction rather than renovations. The delay caused by the asbestos contributed to the public discussion about the slow pace of construction, allowed rumors to circulate and prompted opponents to question the proposed use. It is unknown what would have had happened if the project been delayed any further or what actions opponents would have taken to spur the BPDA and Department of Neighborhood Development to reclaim the site.

Patriot Homes illustrates how development can be planned, financed, and designed to support families and provide supportive services. In this project, the development team was able to allocate studio units in the first building and two bedrooms in the second building. This design makes it possible for veterans with families to live in a separate space than single veterans. Although perhaps not intention, this design helped to better accommodate families with children.



## Case Study: New England Center and Home for Veterans (NECHV)



*Image 7. View of NECHV Entrance  
Source: NECHV PNF*

### **The Site and Idea**

Located on an 18,143sq. ft. parcel in the center of Downtown Boston at 17 Court Street, the New England Center and Home for Veterans (NECHV) is directly behind City Hall. Built in 1909, the building was used as a bank. An addition of 10 stories to expand the bank services was constructed at the back of the building in 1925.

The New England Center and Home for Veterans organization was formed in 1989 to provide services for veterans returning from Vietnam and acquired the building. Over the years, their services have evolved to address the root causes of homelessness. These services include employment assistance, case management, and education. Initially the NECHV served only male veterans, but in 1997 a women's dormitory was opened. The NECHV is recognized as one of the leading veteran services providers in New England.

When NECHV acquired the two buildings in 1982, it converted them into to a shelter and temporary residences. The buildings required a mechanical systems upgrade. While making these upgrades, NECHV wanted to convert some of the temporary beds to more permanent supportive housing to align with the state's initiative to promote permanent housing. The state's initiative was announced in 2013. Realizing the special needs of woman veterans, many who have experienced military sexual trauma (MST), NECHV decided to open a permanent housing floor for female veterans only in their 2015 expansion. The expansion, slated for completion in 2017, will add 35 studio apartments to the existing studio, dormitory, transitional, and emergency bed space already on site. The site is centrally located to public transportation, employment centers, and other amenities needed to get veterans back on their feet.

## **The Development and Approval Process**

With a desire to prevent the interruption of services and housing provided to veterans as well as contain costs, the NECVF proposed renovations for 135,000 sq. ft. building rather than demolition and new construction. Because the project is more than 50,000 sq. ft., the project went through Boston's Article 80 Large Project Review Process. The development proponents submitted their Letter of Intent in the summer of 2013 and their project notification form on October 15, 2013. The project went up for BPDA board approval in August 2013 and received board approval vote. The project did not encounter signification opposition from community members, perhaps because the use was not changing.

The proposal then went to the Boston Civic Design Committee (BCDC) in September 2013, where it was decided that the plans did not have to undergo review since there would be no major exterior renovations.

## **Development Finance**

The total redevelopment cost \$35 million. The development layered together numerous sources to make the development possible. This project was also award 35 project-based HUD-VASH vouchers in 2014.

The sources of funding included:

The city of Boston - \$1 million

DHCD - \$17 million

Capital campaign - \$5 million

Housing Stabilization Funds - \$ 1 million

City of Boston Neighborhood Housing Trust - \$1 million

## **Planning and Design**

In order to expand the number of beds, services were relocated to achieve higher efficiency. Offices on the upper floors were moved to the first and second floors to provide ease of access. The mezzanine was filled in to add 4,000 more sq. ft. Freeing up these floors allowed for more residential units on the upper floors.

The building hosts a variety of uses as well as various unit sizes, as shown in the table below.

The new studios at the New England Center for Homeless Veterans (NECHV) are classified as single person occupancy type 4 units. These units are similar to SROs in size but provide privacy because the kitchens and bathrooms are within the apartment. The NECHV was the only project that offered a separate space in the building for women-only facilities. The 9<sup>th</sup> floor has previously been used for administration office space. By moving 4,400 sq. ft. of administrative space to the lower floor, seven permanent units were created for female veterans only on the 9<sup>th</sup> floor, Image 7. The units are all studios with their own bathrooms and kitchens. This arrangement provides female veterans with privacy that is not found in shared living spaces or in the traditional SROs, as seen on floors 5-8. The studios are around 500 sq. ft. The women's floor has 24/7 security arrangements. Moreover, the ninth floor is accessible by stairs, but there is also a dedicated elevator that can only be accessed from the first floor, thus providing an additional layer of security for the female veterans who share other spaces in the building with male veterans. NECHV consolidated the amount of space dedicated to transitional housing to be more in line with state and city goals to provide permanent housing. Figures 7 and 8 show the changes in sq. ft. allocation.

The remaining floors include emergency, transitional and more units of permanent housing. There is also space allocated for supportive services. There is a roof deck patio. The building is managed by NECHV itself.

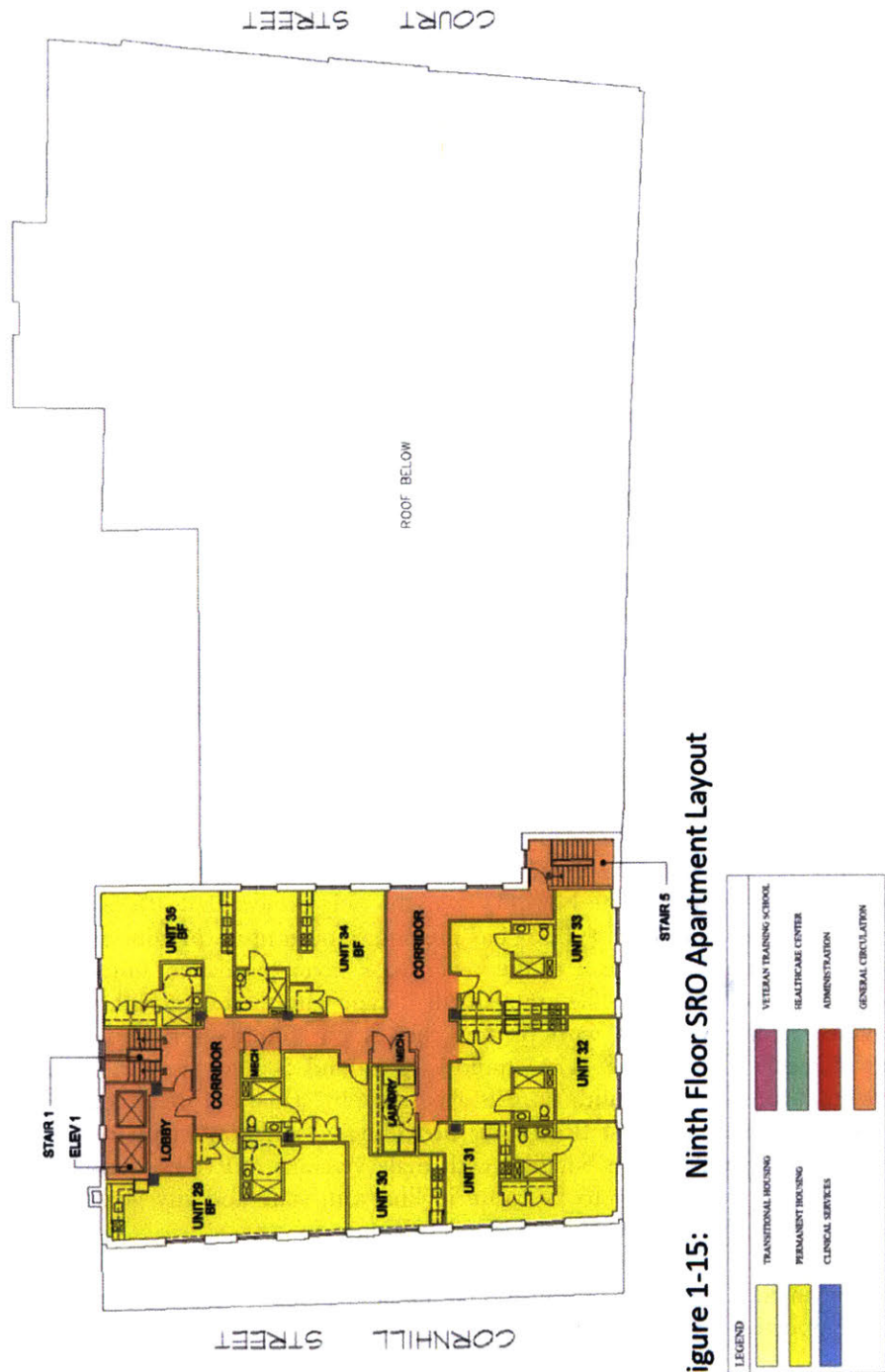


Image 8. NECHV 9th floor designated for female veterans only  
 Source: NECHV PNF

**Table 1-1: Existing Conditions**

Floor No.	Services/ Programs	Residential		Admin	Support/ Infrastructure	GSF Area
		Perm	Trans			
10	0	0	0	0	5,300	5,300
9	0	0	0	4400	900	5,300
8	0	4,745 15 units	0	0	1,370	6,115
7	0	4,745 15 units	0	0	1,370	6,115
6	0	4,745 15 units	0	0	1,370	6,115
5	0	4,745 15 units	0	0	1,370	6,115
4	12,500	0	0	1295	4,105	17,900
3	3,315	0	9,485	1545	3,555	17,900
2	0	0	12,500	1,775	3,625	17,900
M	3,630	0	1,545	365	2,610	8,150
1	9,000	0	0	4605	4,420	17,950
B	1,680	0	0	900	15,370	17,950
SB1	0	0	0	0	2,990	2,990
SB2	0	0	0	0	2,990	2,990

Total Gross Floor Area 127,510  
exclusive of SB1 and SB2

*Figure 9. Overview of Existing and Proposed Sq. Ft. Allocation*  
Source: NECHV PNF

**Table 1-2: Proposed Improvements**

Floor No.	Services/ Programs	Residential		Admin	Support/ Infrastructure	GSF Area
		Perm	Trans			
10	2,400	0	0	0	2,900	5,300
9	0	4,400 7 units	0	0	900	5,300
8	0	4,745 15 units	0	0	1,370	6,115
7	0	4,745 15 units	0	0	1,370	6,115
6	0	4,745 15 units	0	0	1,370	6,115
5	0	4,745 14 units	0	0	1,370	6,115
4	0	8,900 14 units	6,550	0	2,450	17,900
3	0	8,900 14 units	6,550	0	2,450	17,900
2	11,090	0	3,375	0	3,435	17,900
M	3,270	0	1,100	5,075	3,515	12,960
1	9,000	0	0	4,605	4,420	17,950
B	1,680	0	0	900	15,370	17,950
SB1	0	0	0	0	2,990	2,990
SB2	0	0	0	0	2,990	2,990

Total Gross Floor Area 132,320  
\* Plus new exterior roof deck  
exclusive of SB1 and SB2

*Figure 10. NECHV 9th floor designated for female veterans only*  
Source: NECHV PNF

**Marketing, Leasing and Management**

The site is managed by the NECVF, and services for the veterans are provided in-house. Leasing for the new permanent units will commence in summer 2017.

**Observations and Lessons Learned**

This development shows the importance of creativity in working within the regulatory constraints to provide safe housing for female veterans and a sense of security for female veterans. Aware of the special needs of female veterans who have experienced military sexual trauma, NECHV harnessed the power of design to create an area for all female veterans who access their permanent supportive housing via a restricted elevator. Security guards are also provided 24/7. These costs add to the overall development cost, but are what women need to feel safe.

Additionally this project shows how creative and sophisticated developers must be in obtaining financing for their development. NECHV used leveraged more than six funding sources to cover the \$35 million redevelopment cost. This project also illustrated how developers can use the historical nature of the sites they choose to obtain financing. NECHV utilize Historical Tax Credits, both state and federal. This is very helpful for others to know since a lot of veteran developments involve historic rehabs.



## Case Study: Brighton Marine Project



*Image 9. Rendering of Brighton Marine  
Source: Brighton Marine PNF*

### **The Site and Idea**

The 62,747 sq. ft. site is located in the Brighton neighborhood of Boston at 1485 Commonwealth Avenue, on one of the most trafficked thoroughfares in the city. It is directly across the street from the subway green line, the B line Warren Street stop. The site was previously used as a hospital. There are five existing buildings on the site, all two stories. In 1982, several hospital workers came together to purchase the site, hoping to continue meeting the needs of veterans. They purchased this site under the Department of Defense sponsored health plan known as the U.S. Family Health Plan, which services Massachusetts, Rhode Island, and Eastern Connecticut.

The Brighton neighborhood has seen less development than other neighborhoods in Boston, but in recent years has experienced an uptick in development. Right next to this site is Charing Cross, which started construction in 2016. The surrounding development spurred the Brighton Marine owners to begin exploring ideas for the site. The developers wanted to continue their mission of supporting veterans.

### **The Development and Approval Process**

The Letter of Intent was filed with the BPDA on June 19, 2014, followed by the expanded project notification form (PNF) on July 11, 2014. Because the building was larger than 50,000 sq. ft., the project proponents had to go through Article 80 large project review. They received their first approval from the board on October 16, 2014.



In addition to the Article 80 process, they had to go through several other zoning processes, including the Mass Historical Commission. There were contentious debates about whether the five existing buildings on the site were historic and whether they needed to be preserved. The Massachusetts Historical Commission had concerns about the proposed demolition of several existing buildings on site. The Commission believed that the buildings were significant and should be incorporated into the development scheme. After a lengthy negotiation process, the parties decided to preserve three buildings, relocating two of these buildings to another site. The change in preservation meant that building 5 would not be demolished yet still be excluded from the development project. Building 6 was relocated to the Brighton Marine campus. Building 3 remains in its location and as part of the development project. The process of negotiating with the Historical Commission contributed to a longer than anticipated permitting process and delays obtaining funding as well as breaking ground. Because changes were made to the building demolition scheme, Brighton Marine the submitted a notice of project change (NPC) on August 4, 2016, to the BPDA. A second board approval was received on September 15, 2016, more than two years after the initial PNF was submitted.



*Image 10. Changes to Site Plan from Historical Preservation  
Source: Brighton Marine Notice of Project Change*

According to the PNF, construction for the first approval was to begin in 2015 during the third quarter with 21 months of construction, thus finishing by 2nd quarter of 2017. With the delay in financing and construction, the schedule obviously changed. Construction based on the second approval is expected to start in the second quarter of 2017 and has the same construction time frame of 21 months. Construction is slated for completion in early 2019.

### **Development Finance**

The project is estimated to cost \$40 million; however, because construction has not started, the final cost remains unknown. The development team explored funding from various sources at the local, state, and federal levels. The following potential sources were listed in the PNF (July 2014):

- Low Income Housing Tax Credit (LIHTC)
- Affordable Housing Trust Fund (AHTF)
- Department of Housing and Community Development (DHCD)
- HOME Investment Partnerships Program
- Housing Stabilization Fund (HSF)
- Other DHCD affordable housing sources

## **Planning and Design**

The project comprises three buildings. The main building is 6 stories, exactly 77 feet high, and 110,000 sq. ft. This building contains 101 units. The design is similar to a L-shape. Taking advantage of the slope of the hill, the bottom floor is the parking garage with 80 parking spots and a bike station. The building has one main entrance to the far left that is located near the lawn and drop-off turn around.

There are two elevators that serve the entire apartment building. Units range in size from studios to three bedrooms. The Brighton Marine site includes a mix of one and two bedrooms. These units are not all near each other but dispersed throughout the site; therefore, families can reside next to single couples. This may present concerns for female veterans with children. The first floor contains apartments and several of the shared amenities, including the wellness office, a classroom, children's playroom, and fitness center. The layout of the floor can best be described as two double loaded corridors. The first corridor has the amenities on the inner side of the wall and the windows on the outer side. This arrangement creates light in the hallway and opens the space up so it is not tucked away, creating a sense of security for female veterans who may fear dark corridors.

The second building is an existing building that will be rehabbed. It is located directly across from the main building (See Fig. 12). It is two floors with a foot-print of 1,110 sq. ft. The first floor is a common space, and the second floor is an apartment for the residential manager.

There are additional amenities in the building, including classroom space, a media room and public gathering space inside and outside on the terrace. There is also a fitness room and children's playroom. Additionally, there is a wellness area to provide health and supportive services on site.

The site will provide 100 covered bike storage spots as well as spaces for visitors. The site also has 101 parking spots accounted for with the surface and underground parking lots.





### **Marketing, Leasing and Management**

The units are not yet constructed, so lease up has not occurred. According to the funding, there will be 80 affordable units and 20 market-rate units. All 80 affordable units offer a preference for veterans, and advertising will attempt to attract veterans and families. Leasing efforts are expected to commence as construction nears completion.

### **Observations and Lessons Learned**

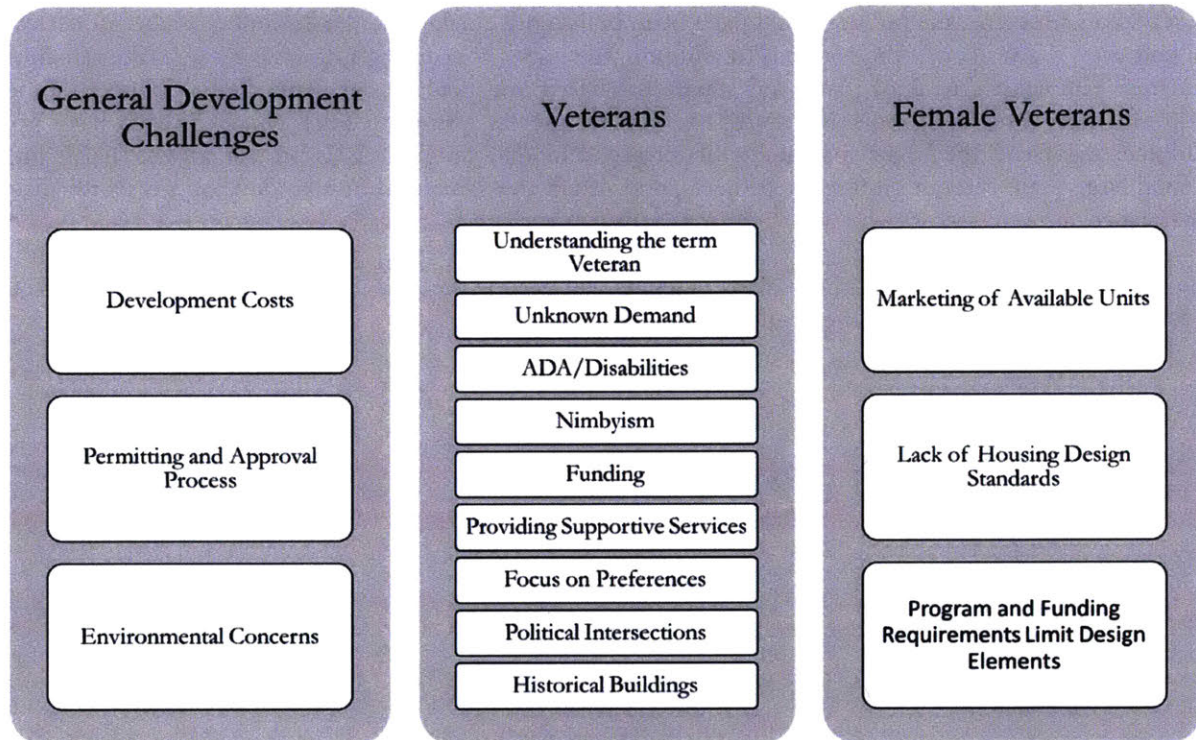
The approval process was protracted owing to questions about historic preservation, and the calls for preservation ultimately increased the project costs. Expenses ballooned when the developer had to move one Building 6 to the Brighton Marine campus as apart of the historic preservation decision. Additionally, delays generated increased permitting costs borne by the development team. Had the site not been encumbered by preservation concerns, the project could have been built more quickly and at a lower cost. The process affects the end user, the resident - the veteran. In addition, the issues concerning historical preservation changed the unit mix. The change in floor plans and square footage meant that the developer had to convert some two bedrooms into three bedrooms and studios to achieve greater efficiency. Such changes could have positive outcomes insofar as the larger apartments better accommodate families. This project proves that is possible to fund large-scale veteran preference projects, and offers an example of how to develop sites with historical significance.

The question remains, however, how many veterans will occupy the new units. With the demand by veterans as yet unknown, the success of the project cannot be assessed.



## 5. Challenges

These three case studies reveal that building veteran's housing, and more specifically housing for female veterans, is not an easy task. To create housing for female veterans in particular, developers need help navigating the development process. I have identified the common development challenges through the case studies, research, and interviews with service providers and developers. Below, I break these challenges into three categories, starting with general issues that any developer can expect to face. I then identify challenges specific to veteran projects, followed by the challenges for building female veterans housing.



## General Development Challenges

This section highlights the challenges that are applicable to all types of development projects.

### Development Costs

The city of Boston is considered the third most expensive city to live in the country. It is expensive to acquire land and to build; sheer cost presents an enormous challenge to developers as they begin the development process and determine the feasibility of a project. The high cost can make it extremely hard to secure financing and keep the project's budget in a range that allows it to be affordable for the end user. There are two key factors that contribute to the high development cost in Boston: the cost of land acquisition and the cost of construction.

#### *Acquisition Cost*

Since Boston is a very desirable city to live in with low vacancy rates, acquisition costs are high. This is the case for many of the 13 neighborhoods in the city, and especially for those near public transit or close to downtown. The issue of allocation cost is even more prominent for developers seeking to win bids for permanent supportive housing as many of these PSH programs and funding sources give more points to bids that are located in "high-value" neighborhoods that are close to public transit or popular areas with more employment opportunity.

#### *Construction Cost*

In Q3 2016, Boston was ranked the seventh-most expensive city for new construction in the US.<sup>34</sup> This owes in part to the amount of development that is going on in the city; demand drives up the cost of labor. Boston has typically been a city that has favored union labor. But in recent years there has been a visible shift to accepting to non-union (open shop) jobs. Union costs have been found to be 20% higher than non-union labor.<sup>35</sup>

Developers using federal funding to finance construction may have an even higher construction cost if there are nine or more units, which triggers the Davis-Bacon Act. When triggered, this act requires the payment of the local prevailing wage as established by the federal government. The National Low Income Commission explains that the act "applies to the development of Section 8 projects with nine or more assisted units when a public housing agency (PHA) or HUD and a builder or sponsor enter into a Section 8 agreement before construction or rehabilitation begins".<sup>36</sup> When introduced this law only pertained to new construction, but in December 2015, HUD broadened the scope of the act to include project-based housing choice voucher development projects that were used for existing rehabilitations.

### Permitting and Approval Process

To build in the city of Boston, developers must go through numerous approval processes at the city and state level. The city of Boston is often labeled one of the hardest cities to get a project permitted in.

The main approval process for the city of Boston is the Boston Planning and Development Agency (BPDA), the urban planning and economic development agency for the city. The BPDA provides approvals that are needed for changing zoning and building permits issuance. The square footage of a project determines if it will go through small or large project review. Both processes require that the developer go through the

---

<sup>34</sup> JLL, "Construction-Outlook Q3-2016-US," accessed April 28, 2017, <http://www.us.jll.com/united-states/en-us/Research/Q3-2016-US-Construction-Outlook.pdf>.

<sup>35</sup> "Construction Unions: Headed for Extinction or Poised for a Resurgence?," *Construction Dive*, accessed April 28, 2017, <http://www.constructiondive.com/news/construction-unions-headed-for-extinction-or-poised-for-a-resurgence/416545/>.

<sup>36</sup> "HUD Issues Supplemental Guidance on Davis-Bacon and Project Based Vouchers," *National Low Income Housing Coalition*, accessed May 1, 2017, <http://nlihc.org/article/hud-issues-supplemental-guidance-davis-bacon-and-project-based-vouchers>.

Article 80 process that includes residents in the development decision-making. Below is a restricted list of the approvals by agency or department for the city of Boston.

<b>Agency/Department</b>	<b>Permit/Approval</b>
Boston Planning and Development Agency	Article 80B Large Project Review
	Article 85 Demolition Day
	Conditional Use Permit
	BPDA Cooperation Agreement
	Development Impact Project (DIP) agreement
	Affordable Housing Agreement
	Boston Resident Construction Employment Plans
Boston Civic Design Commission	Design Review
Boston Conservation Commission	Order of Conditions
Boston Water & Sewer Commission	Site Plan Approval
Boston Transportation Department	Construction Management Plan
	Transportation Access Plan Agreement
Inspectional Services Department	Building Permit
	Certificate of Occupancy

*Figure 11. Common Approvals Needed for Development*

Navigating these approval processes can be long and arduous. Disputes and complicated environmental impact reviews can easily turn the approval process into a costly one. Developers face the risk of not getting land permitted in time to apply for funding rounds. Or, if they already have funding, they may risk losing the financing if approvals are not forthcoming within a specified time. It is especially important for programs that have strict timeline requirements for the disbursement of money. This is true for projects receiving funding from HUD-VASH, LIHTC and HSF. A delay in the approval process could cause an award to be rescinded.

**Environmental Concerns**

At the beginning of the development process, a developer will conduct a site analysis and perform due diligence to understand what environmental problems, if any, exist on the site. If there are too many problems and issues that require remediation, the developer may decide not to proceed with the project. It is possible to encounter problems even after these tests have been performed.

Developers should be aware of environmental concerns, because funding can be contingent on environmental approvals. This is the case for HUD-VASH. Since it is common for veteran projects to be in existing, rehabilitated structures or former military bases, environmental concerns are likely to arise. Such concerns can be grave because project budgets are tight, and environmental remediation can be expensive.

## **Challenges for Veterans**

Veterans housing in particular presents additional challenges that can further complicate the development process.

### **Understanding the term veteran**

A challenge that developers encounter when trying to build permanent housing for veterans is the very term “veteran.” The definition of veteran varies at the federal, state, and local levels (see below). These different definitions make it hard to for developers to navigate the funding streams and determine who qualifies for veterans housing. This poses a problem when funding depends on veteran status and when veteran preference will be apart of the tenant selection process. Confusion can create a concern if the developer is unsure who will occupy the units. If apartments go unused by veterans, developers may lose revenue.

The Boston Housing Authority defines veteran preference thus: “a member of your household is a veteran, or is the spouse, surviving spouse, dependent parent or child of a veteran, or the divorced spouse of a veteran who is the legal guardian of that veteran’s child.”<sup>37</sup> On the federal level, a veteran must pass the requirements set forth in the McKinney Act.

### **Unknown Demand**

A problem that developers encounter when building for veterans is the lack of information on demand for housing. Currently in Boston, homeless prevention efforts only track the housing needs for chronically homeless veterans, which is defined as “one year of continuous homelessness or experiencing four episodes of homeless in a three-year span.” Episodically homeless veterans are tracked only by the point-in-time count collected from a street survey on one night of the year. This figure can be misleading, because it reflects the number of homeless veterans on the street on a single night in the winter, when many veterans may choose to go to a shelter. The real number is unknown. Thus it is hard to determine the need for housing.

Securing funding for projects can be difficult when the demand is unknown because developers need to provide their investors with information about who will occupy the units. They want to know that there is demand and that the unit will not sit vacant and that the project will generate revenue.

### **ADA and Disabilities**

Although all developers must design their project to be compliant with the American Disabilities Act, those who build veterans housing must be acutely aware of how design elements will impact those with disabilities. Veterans have a higher disability rate than nonveterans. Some developers of veteran housing projects are going beyond the 5% requirement because data is showing that veterans are coming home with higher disabilities rates.

### **Nimbyism**

When veterans housing was first built in the 1930s and 1940s, it was warmly welcomed. Many families who had soldiers returning home were supportive of these efforts. Additionally, they were happy that these units were for veterans rather than “welfare recipients.” There is not the same level of support today for veterans housing. The attitude of “not in my backyard” (nimbyism) often prevails in opposition to a project that might introduce a new population to an existing neighborhood. Different from the pass, these attitudes now can be expressed online in development forums and social media.

Residents raise numerous objections to veterans housing. Some believe that veterans are not stable since they have PTSD. Others assert that veterans are sex offenders. Another reason cited for not allowing veterans is the fear that public welfare recipients will move in next. This belief, although maybe unfounded, has some historical basis. In the 1950s many veterans moved out of public housing and into the suburbs, leaving units

---

<sup>37</sup> “Boston Housing Authority: Administrative Plan,” November 10, 2016, <http://www.bostonhousing.org/en/For-Applicants/Do-I-Qualify-for-BHA-Housing/Section-8-Leased-Housing-Priorities-and-Preference.aspx>.

to be occupied by those on public assistance or of lower incomes. These nimbyism thoughts typically directed towards to male veterans, but present a challenge for female veterans when the project is mixed gender.

In Boston and the surrounding areas, nimbyism has made the news. In nearby towns Beverley, MA and New Bedford there was a lot of push back for veterans housing. To minimize the impact of nimbyism, many developers have opted to build in neighborhoods with a large percentage of veterans or build on sites with former veteran-related use.

### **Funding**

One of the biggest challenges to building permanent supportive housing for veterans is funding. Developers often apply for various funding sources to finance the PSH projects. Developers must be aware of the application requirements and how to layer sources together. They need to stay on top of notifications of funding availability (NOFA) and have a strong understanding of the local funding environment. In Boston, there is an array of funding sources available. These include Low-Income Housing Tax Credits (LIHTC), Inclusionary Development funds and federal funds from HUD-VASH and HOME, just to name a few.

Concerns about budgets cuts and government sequesters pose the potential to complicated funding further. In 2010, the government sequester interrupted the operations of many government programs, including HUD-VASH. Housing for veterans was jeopardized, and projects relying on federal funding were put at risk. Funding will continue to be a challenge and should be given attention as President Trump proposes a budget cut for HUD along with possible tax reform that could change the LIHTC program that is typically used for PSH projects.

### **Providing Supportive Services**

Supportive services have proven crucial in helping veterans—especially female veterans who have experienced MST or PTSD—adjust to civilian life. Included in the funding criteria for many PSH programs such as HUD-VASH is the requirement that supportive services be provided on-site. If the developer cannot provide services on-site, housing must be located near a service provider.

It can be challenging for developers to provide supportive services on site given the space such services require and the difficulty of coordinating services. In the case studies, space allocated for supportive services was between 800-1,000 sq. ft. This space has a high opportunity cost because it could be used for rental units or other revenue-generating functions. With the budget already tight due to high construction costs and limited funding, it can be hard for a project with these supportive services to pencil out. Having supportive services on-site can present an additional challenge given the level of coordination and administrative oversight required. The developer is responsible for finding a service provider who can come to the building and work with veterans. The developer must oversee this provider and ensure that services are provided.

A developer might also struggle to select a site that is near supportive services owing to limited available land or sales. In Boston, the lead supportive services are at the VA Hospital located in Jamaica Plain and the New England Center and Home for Veterans located in downtown Boston. Acquiring land close to these sites can be costly.

### **Focus on Preferences**

Across the country, there is a growing focus on housing lotteries and the preference categories that they acknowledge. Preference categories can provide additional points to candidates in affordable housing lotteries, increasing their likelihood of being selected. Preferences range from acknowledging disabilities, to favoring existing residents, and acknowledging veterans. The Boston Housing Authority awards 3 points to veterans in the lottery. Yet such preferences have been challenged as being discriminatory and having disparate impacts.



In 1988, the City of Boston and the BHA was sued for their preference system.<sup>38</sup> The NAACP argued that the city was maintaining racially segregated public housing through the use of site-specific waiting lists. They argued that preferences created and sustained racially segregated communities. The US District Court-Massachusetts ruled in favor of the NAACP, and the BHA was required to implement a desegregation plan.

Since this lawsuit, the BHA has worked with lawyers and fair housing advocates to follow new guidelines. Many PHAs and cities around the country must straddle the line between offering targeted opportunities and reinforcing existing privileges. Preferences can thus raise concerns and cause confusion during the lease up of a project as well as make residents hesitant to support a veterans project if they think the preferences will go away. The issue of preferences often arises in the pre-development phase during the entitlement process. The city of Boston's Fair Housing Commission oversees these matters. Developers must submit an Affirmative Fair Housing Marketing Plan in order to get approvals. A preference for veterans may be considered discriminatory and led to a denial.

### **Political Intersections**

Another challenge to building veterans housing, and thus to accommodating female veterans is that development can become bogged down by politics. Focusing on veterans can seem to detract from such other worthy causes as family homelessness and motel shelters. Sensitive political issues must, of course, be navigated wisely, because without political backing projects can stall in the approval and permitting processes.

### **Historical Buildings**

Sites with historical significance, especially those related to the armed forces, are attractive to developers building veterans housing because the history complements the intended use. The historical nature, however, can often present unexpected issues in the construction process and increase delays as well as costs in permitting and construction. So why do developers typically rehab buildings? It remains more affordable to rehab than to undertake new construction. Moreover, developers can find more support of veterans housing in sites with a related and relevant history.

---

<sup>38</sup> "1988: Boston Housing Authority (BHA) Lawsuit," accessed April 11, 2017, <http://www.bostonfairhousing.org/timeline/1988-NAACP-v-BHA.html>.

## **Challenges for Female Veterans**

This section highlights the challenges that arise when developing permanent supportive housing for female veterans.

### **Marketing of Available Units**

Developers face the challenging of marketing their project to female veterans. Researchers have noted that female veterans may be unaware of the housing resources available to them as veterans, especially if they do not utilize VA services. This creates a problem when housing is built for female veterans, but then they are not aware that the housing is available. A developer trying to build housing for female veterans will need to try creative and innovative marketing strategies to reach them, such as online marketing through social media and on the ground outreach. In New York City, services sectors have gone out on the streets to reach more veterans. In addition to this, they have a phone line for people to call in to report the location of a homeless person so they can send help. This may be an effective approach that developers can use to increase awareness of the units they are building.

### **Lack of Housing Design Standards**

Arguably, one of the hardest challenges to building permanent supportive housing for female veterans is knowing how to design it. It is believed that female veterans are not occupying units because the designs are not reflect their needs. To date, there are no design standards for building female veterans PSH. Instead developers and their architects decide on the design aspects on a case by case basis. Although this allows for flexibility and creates less barriers for development of PSH, it means that the housing that is being built is subject to the design taste and budget of the developers rather than the needs of female veterans.

When design is a concern and is influential to a project, developers are typically given design standards. We see this in international building standards, state and city design standards and program requirements. Additionally we see design standards utilized for Complete Streets and Urban Space projects.

### **Program and Funding Requirements Limit Design Elements**

Even if a developer did decide to implement designs that were intended to meet the needs of female veterans, many of the permanent supportive housing programs and funds make it hard for a developer to do so.

For example, some of the PSH programs require developers to build units in one building or at one site. This requirement means that the developers cannot disperse the units across different projects or neighborhoods. This interferes with a design scheme that would allow female veterans live in less concentrated buildings of veterans.

Another example is that research suggests that some female veterans want to live in female-only buildings.<sup>39</sup> However, it can be rather difficult to provide this living arrangement without violating the Fair Housing Act that would require proof that male veterans are not being discriminated against. California is one of the leading states trying to challenge this regulation. Women veteran advocacy groups have argued that by not providing female veterans housing in separate facilities is in violation of their fair housing rights.

In the meantime, developers have utilized different design strategies that allow for separation. Some developers have provided separate elevators for male and female veterans as well as security guards. Providing these alternate solutions leads to higher construction and operating costs. The additional money spent perhaps prevents the construction of additional units for veterans or other homeless people. Passing a

---

<sup>39</sup> “GAO Report 12-182: Homeless Women Veterans: Actions Needed to Ensure Safe and Appropriate Housing”; Sweet, Kim, and LDS Consulting Group, “Study Points to Significant Need Among Veterans for Affordable Housing, Services”; Sturtevant et al., “Housing and Services Needs of Our Changing Veteran Population: Serving Our Older Veterans, Female Veterans, and Post-9/11 Veterans.”

law that would allow gender-specific housing for female veterans would prevent these extra costs and allow developers to build more female centric housing.

## 6. Conclusion and Recommendations

Building veterans housing is a challenging task, and building housing for female veterans proves even more difficult. To combat homelessness among female veterans, housing will need to be built more quickly and with more attention to their particular needs. The recommendations below would streamline the development process for those wishing to build permanent supportive housing for female veterans. These should be adopted by the city of Boston, Veteran Affairs, and the Boston Housing Authority, with the cooperation of the development community so as to prevent these steps from becoming too onerous. Only collaboration can lead to implementation.

### **Recommendations**

By combining design, data, and policy, supportive housing can be built for the next generation of female veterans. The power of design must be harnessed to ensure a sense of security and access to supportive services while still being in compliance with the Fair Housing Act and funding requirements. A coordinated effort to increase data on the number and demographics of homeless veterans will provide developers with the market analysis they need to attract capital and program their projects. Continued reshaping of policies to promote equality will reduce disparities across gender and race.

#### **1. Gender Specific Design:**

When preparing to build permanent supportive housing, developers should be aware of the different needs among female and male veterans. This is important not only in ensuring safety, but also making sure residents are comfortable.

Developers generally conduct a market analysis, and sometimes even a preference study, to understand how to design for the end user. Although housing for veterans is affordable housing, tenants still have needs that must be identified and met; veterans still have choices about where to live. If female and male veterans decide that they do not want to occupy special housing, the money has been wasted. Thus a preference study should be conducted to understand their needs. Data from these studies could be used to make new policy and create design standards for future veterans housing developments. This information may even be useful in addressing similar demographics, including housing programs for domestic violence victims and single mothers.

Additionally, commissioning a housing preference study would be helpful in condensing the variations into choice sets or alternative options. As seen in the literature, there is range of opinions, and clearly a one-size-fits-all approach will not work. Additionally, such factors as disability and war trauma among female veterans in particular will require a different approach to design.

Until a preference study is conducted, a gender design approach should be used for design decisions. First and foremost, a sense of security should be created for female veterans, including areas within the building that can be restricted to women only. Developers should also consider security guards and open hallways. In addition, an effort to promote community should be implemented. This can be done through common areas, amenities and programming put on by management.

#### **2. Harness the Power of Data**

Data is needed to provide developers with an understanding of how many veterans need housing and what their housing needs truly are. Without this data, developers are left to speculate on the size of projects and unit size distribution. Speculation can make it difficult to obtain financing.

In large cities like Boston and New York City, focus groups and city-wide initiatives have looked to combine data and increase data integration. New homeless management information systems (HMIS) have been created to provide live updates on veteran counts and information about each homeless

person. Cities should work to provide this information to developers on a quarterly or bi-annual basis to give them more insight. This data could be offered as a market report similar to CoStar reports, which developers use to determine programming for their market-rate rental projects.

Additionally, data would produce evidence that there is demand and that units will not sit empty. The data will help get people away from previous assumptions and embrace the new generation of female veterans and their emerging needs.

### **3. Reimagining Policy to Address Disparities**

Data could be used to influence policy and make improvements. For example, knowing that safety is paramount, programs can be tailored to deliver the highest level of safety. Policy and program requirements as it stands unintentionally discriminate against the housing rights of female veterans by compromising their safety.

Researcher should also explore why a disproportionate number of minority female veterans are homeless. The GI Bill once served as a tool of wealth creation for white veterans while creating huge disparities and inequalities for African American veterans who fought in the same wars. Development and policy need to close the gaps that exist today between female veterans of color and white female veterans.

With a better sense of the past, present, and future of veterans housing, we can navigate the development process for permanent supportive housing to end homelessness among female veterans — and ultimately homelessness among all veterans. Boston offers a compelling case study of the challenges and opportunities that face developers that seek to serve this worthy population.



## 7. Bibliography

- “1988: Boston Housing Authority (BHA) Lawsuit.” Accessed April 11, 2017.  
<http://www.bostonfairhousing.org/timeline/1988-NAACP-v-BHA.html>.
- “An Action Plan to End Veteran and Chronic Homelessness in Boston: 2015-2018.” City of Boston, 2015.
- Bernstein, Laila. Interview with Laila Bernstein, City of Boston Way Home. Phone, February 24, 2017.
- “Boston Housing Authority: Administrative Plan,” November 10, 2016.  
<http://www.bostonhousing.org/en/For-Applicants/Do-I-Qualify-for-BHA-Housing/Section-8-Leased-Housing-Priorities-and-Preference.aspx>. “Brighton Marine Project Notification Form,” n.d.
- Briquelet, Kate. “City Locks Housing Doors on Veterans: Lawsuit.” *New York Post*, December 1, 2013.  
<http://nypost.com/2013/12/01/city-locks-housing-doors-on-veterans-lawsuit/>.
- Brown, Donna. Interview with Donna Brown, South Boston Neighborhood Development Corporation. Phone, February 10, 2017.
- Byrne, T., Montgomery, A. E., & Dichter, M. E. (2013). Homelessness Among Woman Veterans: A Systematic Review of the Literature. *Women & Health*, 53(6), 572.
- Call to Action Toward Ending Female Veteran Homelessness. USC. March 2015.
- Campbell, Jerome. “For Women Veterans, a Housing Community to Call Their Own.” *Los Angeles Times*, May 6, 2015. <http://www.latimes.com/local/lanow/la-me-ln-for-women-veterans-housing-20150505-story.html>.
- Casura, Lily. “Into the Gap: Women Veterans Describe Homelessness.” *Huffington Post*, February 7, 2017.  
[http://www.huffingtonpost.com/entry/into-the-gap-women-veterans-describe-homelessness\\_us\\_5898228ce4b02bbb1816bc76](http://www.huffingtonpost.com/entry/into-the-gap-women-veterans-describe-homelessness_us_5898228ce4b02bbb1816bc76).
- City of Boston. “Housing A Changing City: Boston 2030,” n.d.
- Coolen, Henny, Roland Willem Goetgeluk, and Sylvia JT Jansen. *Methodology for Research Into Housing Preferences and Choices: Theory, Practice and Examples*. Springer, 2010.
- “Construction Unions: Headed for Extinction or Poised for a Resurgence?” *Construction Dive*. Accessed April 28, 2017. <http://www.constructiondive.com/news/construction-unions-headed-for-extinction-or-poised-for-a-resurgence/416545/>.
- “coUrbanize: PATRIOT HOMES Formerly The South Boston Police Station.” *coUrbanize*. Accessed February 9, 2017. <http://courbanize.com/projects/dnd-patriot-homes-formerly-the-south-boston-police-station>.
- Culhane, Dennis P., and Thomas Byrne. 2010. “Ending Chronic Homelessness: Cost-Effective Opportunities for Interagency Collaboration.” Supplemental document to the Federal Strategic Plan to Prevent and End Homelessness, US Interagency Council on Homelessness, Washington, DC.
- DAV. “Women Veterans: The Long Journey Home.” Disabled American Veterans (DAV). Accessed January 15, 2017. <https://www.dav.org/wp-content/uploads/women-veterans-study.pdf>.
- Department of Veteran Affairs. “Profile of Veterans 2015,” March 2017.  
[https://www.va.gov/vetdata/docs/SpecialReports/Profile\\_of\\_Veterans\\_2015.pdf](https://www.va.gov/vetdata/docs/SpecialReports/Profile_of_Veterans_2015.pdf).
- “Department of Veterans Affairs, Table 6L: VetPop2014,” n.d. <http://www.va.gov/vetdata/>.
- “Female Veteran Suicide Rate Increasing.” *Disabled Veterans National Foundation*, April 26, 2017.  
<http://dvnf.org/2017/04/26/female-veteran-suicide-rate-increasing/>.
- “GAO Report 12-182: Homeless Women Veterans: Actions Needed to Ensure Safe and Appropriate Housing,” December 2011. <http://www.gao.gov/products/GAO-12-182>.
- Hamilton, Alison B., Ines Poza, and Donna L. Washington. “Original Article: ‘Homelessness and Trauma Go Hand-in-Hand’: Pathways to Homelessness among Women Veterans.” *Women’s Health Issues* 21, no. Supplement (January 1, 2011): S203–9. doi:10.1016/j.whi.2011.04.005.
- Hamilton, A. B., Poza, I., Hines, V., & Washington, D. L. (2012). Barriers to Psychosocial Services among Homeless Women Veterans. *J Soc Work Pract Addict*, 12(1), 52-68.  
doi:10.1080/1533256X.2012.647584

- Henry, Meghan, Azim Shivji, Tanya de Sousa, and Rebecca Cohen. "The 2015 Annual Homeless Assessment Report (AHAR) to Congress: Part 1: Point-In-Time (PIT) Estimates of Homelessness," 2015.
- Henry, Meghan, Rian Watt, Lily Rosenthal, Azim Shivji, and Abt Associates. "The 2016 Annual Homeless Assessment Report (AHAR) to Congress," November 2016.
- "HFV Paper.pdf." Accessed January 15, 2017. <http://www.nchv.org/images/uploads/HFV%20paper.pdf>.
- High, Rick. Interview with Rick High, Corcoran Management in Braintree, MA, February 15, 2017.
- HUD EXCHANE HUD 2016 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations:  
[https://www.hudexchange.info/resource/reportmanagement/published/CoC\\_HIC\\_State\\_MA\\_2016.pdf](https://www.hudexchange.info/resource/reportmanagement/published/CoC_HIC_State_MA_2016.pdf).
- "HUD Exchange - HUD-VASH Sites 2008-2016," n.d.
- "HUD Issues Supplemental Guidance on Davis-Bacon and Project Based Vouchers." *National Low Income Housing Coalition*. Accessed May 1, 2017. <http://nlihc.org/article/hud-issues-supplemental-guidance-davis-bacon-and-project-based-vouchers>.
- Iraq And Afghanistan Veterans Of America. "7th Annual IAVA Member Survey: The Most Comprehensive Look into the Lives of Post-9/11 Veterans," 2016. <https://iava.org/wp-content/uploads/2016/03/IAVA-MemberSurvey-single-pgs1.pdf>.
- Kintzle, Sara. "The State of the American Veteran." Loyola University Chicago, 2016.
- Jansen, Sylvia, Henny Coolen, and Roland Willem Goetgeluk. *Methodology for Research into Housing Preferences and Choices. [Electronic Resource] : Theory, Practice and Examples*. Dordrecht ; London : Springer, 2010., 2010.<http://libproxy.mit.edu/login?url=https://search.ebscohost.com/login.aspx?direct=true&AuthType=cookie,sso,ip,uid&db=cats00916a&AN=mit.001989956&site=eds-live>  
[https://library.mit.edu/F/?func=service-sfx&doc\\_number=001989956&line\\_number=0000&service\\_type=RECORD](https://library.mit.edu/F/?func=service-sfx&doc_number=001989956&line_number=0000&service_type=RECORD).
- JLL. "Construction-Outlook Q3-2016-US." Accessed April 28, 2017. <http://www.us.jll.com/united-states/en-us/Research/Q3-2016-US-Construction-Outlook.pdf>.
- Kelly, Ursula A, Kelly Skelton, Meghna Patel, and Bekh Bradley. "More than Military Sexual Trauma: Interpersonal Violence, PTSD, and Mental Health in Women Veterans." *Research in Nursing & Health* 34, no. 6 (2011): 457–67.
- Kim, Cacilia, Legal Aid Society, and Proskauer Rose LLP. Women Veterans Must Have Equal Access to Veteran Only Permanent Housing Facilities Under the Fair Housing Laws, Center, California Women's Law 10 (2016).
- Mankowski, Mariann, Leslie E. Tower, Cynthia A. Brandt, and Kristin Mattocks. "Why Women Join the Military: Enlistment Decisions and Postdeployment Experiences of Service Members and Veterans." *Social Work* 60, no. 4 (2015): 315–23. doi:10.1093/sw/swv035.
- "Massachusetts Department of Housing and Community Development (DHCD) Request for Proposals (RFP) for HUD-VASH Project-Based Vouchers - (PBV)," August 12, 2015.
- "Military Sexual Trauma - Mental Health." General Information. Accessed January 29, 2017. <https://www.mentalhealth.va.gov/msthome.asp>.
- Montgomery, E., L. Hill, D. Culhane, and V. Kane. "Housing First Implementation Brief." *Philadelphia (PA): VA National Center on Homelessness Among Veterans, US Department of Veterans Affairs*, 2014.
- Montgomery, Ann Elizabeth, and Thomas H. Byrne. "Services Utilization among Recently Homeless Veterans: A Gender-Based Comparison." *Military Medicine* 179, no. 3 (2014): 236–39. doi:10.7205/MILMED-D-13-00426.
- National Coalition for Homeless Veterans. "Homeless Female Veterans," 2015. <http://www.nchv.org/images/uploads/HFV%20paper.pdf>.
- "National Institute of Mental Health » Post-Traumatic Stress Disorder." Accessed April 9, 2017. <https://www.nimh.nih.gov/health/topics/post-traumatic-stress-disorder-ptsd/index.shtml>.
- "New Center for Homeless Veterans Project Notification Form," n.d.
- "New Housing For Veterans Opens In South Boston." Accessed January 8, 2017. <http://boston.cbslocal.com/2016/11/11/south-boston-veterans-housing-opens/>.

“Patriot Homes Project Notification Form,” April 2011.  
<http://www.bostonplans.org/getattachment/f7745792-fa70-42bb-9e5f-1e1e8e0f9536>.

“Post\_911\_Veterans\_Profile\_2014.pdf.” Accessed January 14, 2017.  
[http://www.va.gov/vetdata/docs/SpecialReports/Post\\_911\\_Veterans\\_Profile\\_2014.pdf](http://www.va.gov/vetdata/docs/SpecialReports/Post_911_Veterans_Profile_2014.pdf).

Shaheen, G, and J Rio. “Lessons Learned from the U.S. Department of Labor Grantees: Homeless Female Veterans & Homeless Veterans with Families.” Institute for Veterans and Military Families, 2013.

Spitzer, Kerry Anna. “Alone at Home: Post-9/11 Military Veterans and American Housing and Homelessness Policy,” 2016. <https://dspace.mit.edu/handle/1721.1/107083>.

“State\_Summaries\_Massachusetts.pdf.” Accessed January 14, 2017.  
[http://www.va.gov/vetdata/docs/SpecialReports/State\\_Summaries\\_Massachusetts.pdf](http://www.va.gov/vetdata/docs/SpecialReports/State_Summaries_Massachusetts.pdf).

Sturtevant, Lisa, Maya Brennan, Janet Viveiros, and Ethan Handelman. “Housing and Services Needs of Our Changing Veteran Population: Serving Our Older Veterans, Female Veterans, and Post-9/11 Veterans.” the National Housing Conference and the Center for Housing Policy, 2015.  
[http://docs.wixstatic.com/ugd/19cfbe\\_077c53d254fa4bbc8013b42611567ba5.pdf](http://docs.wixstatic.com/ugd/19cfbe_077c53d254fa4bbc8013b42611567ba5.pdf).

“Supportive Housing.” Accessed April 15, 2017. <https://www.usich.gov/solutions/housing/supportive-housing>.

Sweet, Lynne D., Eunice Kim, and LLC LDS Consulting Group. “Study Points to Significant Need Among Veterans for Affordable Housing, Services,” 2010.

Title 38 United States Code (U.S.C.) 1720D (n.d.).

Tsai, J., Rosenheck, R. A., Kaspro, W. J., & Kane, V. (2015). Characteristics and Use of Services Among Literally Homeless and Unstably Housed U.S. Veterans With Custody of Minor Children. *Psychiatric Services*, 66(10), 1083.

US Department of Veteran Affairs. “Profile of Women Veterans: 2015.” December 2016.  
[http://www.va.gov/vetdata/docs/SpecialReports/Women\\_Veterans\\_Profile\\_12\\_22\\_2016.pdf](http://www.va.gov/vetdata/docs/SpecialReports/Women_Veterans_Profile_12_22_2016.pdf).

Vale, L. J. (2000). *From the Puritans to the Projects : public housing and public neighbors*. Cambridge, MA: Harvard University Press, 2000.

“VetPop14\_State.pdf.” Accessed January 14, 2017.  
[http://www.va.gov/vetdata/docs/Maps/VetPop14\\_State.pdf](http://www.va.gov/vetdata/docs/Maps/VetPop14_State.pdf).

Winkeller, Mark. Interview with Mark Winkeller, Caritas Communities in Braintree, MA, February 28, 2017.

“Women’s Program.” *Soldier On*. Accessed January 14, 2017. <http://www.wesoldieron.org/womens-program/>.

## 8. Appendix

1. Letter to Key Informants/Housing Providers
2. Interview Prompt Questions for Key Informants - Housing Providers

## **Appendix 1: Letter to Key Informants/Housing Providers**

Dear Sir or Madam,

My name is Ronette Seeney and I am a graduate student in the Department of Urban Studies and Planning at the Massachusetts Institute of Technology (MIT). I am conducting research on veteran housing in Boston and the obstacles often encountered building it.

I am studying specifically examples of housing programs that include options for veterans with children and for woman veterans. Your organization came to my attention while conducting research and interviewing housing developers in the city of Boston. I am interested in the mechanisms utilized to plan for and fund the development of this type of housing. I would like to conduct an interview with you regarding the history of your project and the effort involved in successfully completing the permit approval process.

The research I am conducting will form the core of my Master's thesis. My research aims to identify the potential obstacles to building housing for single female veterans with children and possible solutions.

Do you have any availability for a brief interview? My schedule is flexible, and I can work around your availability.

Please let me know if you have any questions regarding this request, and I will be happy to provide you with more details. Thank you for your consideration.

Regards,

Ronette Seeney



## Appendix 2: Interview Prompt Questions for Key Informants - Housing Providers

1. Can you briefly describe your program, the physical design of and amenities provided in association with your building?
2. Does your organization or the facility that you operate provide services for special populations such as the elderly, single parents, refugees, disabled persons or veterans?
3. In addressing the needs of special populations, are there unique rules and regulations that must be accommodated/addressed as part of the project pre-development phase? If so, can you explain?
4. During the pre-development and planning phases was this project subject to fair housing laws? If so, can you explain?
5. When serving special needs populations, during the development phase of this project did you face constraints/obstacles associated with securing funds?
6. Can you briefly describe how the management of this facility determines the spatial location of residents in this facility? (*same floor as male veterans, separate buildings, etc.*)
7. Are there social/activity spaces inside this facility that are designed to promote social interaction among residents? Are there specific areas/locations within this facility that accommodate special needs populations? Is the facility's resident population comprised of men and women, men with children, women with children? Are there areas within the facility where the population is separated by gender? Can you describe the level of interaction between male and woman veterans at the facility?
8. Are there on-site supportive services for special needs populations? If so, can you please describe them? If these services are located on-site, where are they located within the facility?
9. As part of program membership, does your facility conduct special/specific social events? Are there requirements to attend specific events? As part of housing agreements, are residents required to participate in certain services?
10. Do you maintain records of service usage? Does your facility conduct annual assessments of program usage? Is data on resident population used as part of program evaluation?
11. Do you conduct exit interviews with residents leaving the facility? Do you maintain records of veterans that choose to leave this facility?
12. Of the services offered at your facility, are there some that are used more frequently than others? Do you notice any changes in woman veteran residents' social support after they moved into the housing that you provide?