

BUSINESS

After stumbling for years, a federal program designed to address homelessness among veterans is getting back on track, especially in Chicago



Nicole Bowden watches her daughter Zariah, 7, rides a scooter after eating dinner at their home in Calumet City on Sept. 3, 2024. Bowden had a HUD-VASH voucher through the Chicago Housing Authority for nine years and relinquished it when she was able to buy a two-flat in Calumet City in April. (Tess Crowley/Chicago Tribune)



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Chris Murray was homeless, living on Lower Wacker Drive, after his mother died from COVID-19 in 2020. Her death, he said, caused him to go “off the deep end.” His heroin addiction grew worse, and he lost his job.

Nonprofit and social service groups would come around to offer housing support, but Murray, now 37, said he was skeptical of their offers. It “sounded too good to be true,” Murray said. And for him, the street wasn’t so different from his time in the U.S. Army.

“The military kind of conditions your standard of living to be lower,” Murray said.

Eventually, after three years of being homeless, Murray was tired of living on the street and took a leap of faith. He allowed a nonprofit worker to help connect him to the U.S. Department of Veterans Affairs.

Now, Murray is living in an Uptown studio thanks to the U.S. Department of Housing and Urban Development’s Veterans Affairs Supportive Housing program, a rental aid program that is the federal government’s primary tool for ending veterans’ homelessness. The rental aid comes in the form of a housing voucher, known as the HUD-VASH voucher, where the tenant allocates 30% of their income to rent costs and the federal government picks up the rest of the tab. The veteran voucher program is a special subset of HUD’s Housing Choice Voucher Program, formerly known as Section 8, which provides housing vouchers to low-income residents.

Murray, a full-time nursing student, is one of more than 1,600 veterans in Chicago and Cook County currently in the veterans housing program, which had over 85,000 participants nationwide as of June. He called the voucher “life changing.”

Since the voucher program launched in 2008, the government has made dramatic strides in addressing veterans' housing needs. Homelessness among veterans has fallen by roughly 50% in Illinois and nationwide, according to HUD data.

But as the COVID-19 pandemic hit and housing costs skyrocketed, some of those strides started to reverse. The number of veterans without housing started to creep up again and the use of the HUD-VASH vouchers continued to decline.

Over the last year, HUD has been working with VA medical centers and public housing authorities in Chicago and beyond to boost the use of vouchers and renew efforts to get veterans off the streets and into their own homes. High turnover among voucher holders, rising rents and a need to align veterans housing with supportive services have posed challenges, but the use of the vouchers has already improved, both locally and nationally.



Nicole Bowden, left, cooks dinner for herself and her daughter Zariah Bowden, 7, at their home in Calumet City on Sept. 3, 2024. "First and foremost, it provided me and my (kids) with some stability," Nicole Bowden said. "It minimized the fear of being homeless. (Tess Crowley/Chicago Tribune)

Roughly 86% of the Chicago Housing Authority's vouchers were in use in June, up from around 82% in August 2023. The voucher usage rate in Cook County was around 84% in July, the highest it has been since 2019, according to yearly averages.

Compared with the public housing authorities for the city and county of Los Angeles — the two agencies with the most vouchers — Chicago and Cook County are well ahead in using their vouchers. Voucher usage rates in Los Angeles are in the 50% range.

Nationwide, usage of HUD-VASH vouchers stood at 75.9% in June 2024, the latest available data from HUD, up from around 73.6% a year earlier. All told, more than 700 public housing authorities nationwide receive vouchers, with Chicago receiving the seventh-most vouchers and Cook County receiving the 39th most.

Richard Monocchio, a principal deputy assistant secretary at HUD who was the executive director of the Housing Authority of Cook County until May 2023, said HUD would like voucher usage rates for public housing authorities to be at least around the mid-80 percentages.

He is optimistic more vouchers will be in use soon.

“This administration believes that one veteran that is unhoused is too many,” Monocchio said. “We are not going to stop making improvements to the program until we beat that goal.”

High voucher turnover

Compared with other vouchers offered by HUD, the veterans program has a uniquely high turnover rate, an indicator of not only how tricky it can be to adequately address the housing needs of this population, but also the success of the program.

Veterans come and go from the program for a variety of reasons, including addiction and mental health issues, and they don't always provide notice when they vacate. And some, regretfully, die, officials at Chicago and Cook County housing authorities say.

The Chicago Housing Authority sees a 10% annual turnover rate among its HUD-VASH voucher participants, compared with a 4% rate for its regular housing voucher program beneficiaries, said Cheryl Burns, the head of the authority's Housing Choice Voucher Program.

Sheryl Seiling, rent assistance director at the Housing Authority of Cook County, said that over the last 18 months, the agency has added 138 new participants to the HUD-VASH program. Around the same number of veterans left the program in that time.

Some of the turnover is tied to the program's success. Seiling said veterans often withdraw from the program voluntarily, "once they are back on their feet."

"They use the program as intended," Seiling said. "They get stable employment and address any other challenges they have so they can become self-sufficient."



Nicole Bowden takes her daughter Zariah Bowden, 7, to a playground in Calumet City on Sept. 3, 2024. Bowden, an Army veteran, came to the program after she left an abusive relationship in Texas. At one point, she slept in her car. (Tess Crowley/Chicago Tribune)

Nicole Bowden, 42, had a HUD-VASH voucher through the Chicago Housing Authority for nine years and relinquished it when she was able to buy a two-flat in Calumet City in April. Bowden, an Army veteran, said she originally came into the program after she left an abusive relationship in Texas to live with her mother in Chicago in 2014. Her mother kicked her out after a few months.

Bowden said she bounced between abandoned buildings and then slept in her car. She was meeting with a therapist from Jesse Brown VA Medical Center, the Chicago Housing Authority's VA partner, and was diagnosed with post-traumatic stress disorder as related to her military sexual trauma. She was also drinking to cope with the emotions associated with that trauma, Bowden said.

While receiving mental health and substance-use support services, Bowden had a caseworker help her apply for a voucher, which she received in January 2015. Two months later she had her own place, the first time her name had been on a lease in three years, Bowden said.

To Bowden, who now works as a peer specialist in the HUD-VASH program, the voucher was a lifeline.

"First and foremost, it provided me and my (kids) with some stability," Bowden said. "It minimized the fear of being homeless."

Now, she is grateful to not only have a place to call her own, but also to offer a home to someone else in her second unit.

"To go from not knowing where you are going to sleep to now looking for someone to rent your unit is only God," Bowden said through tears.

Services and housing needed

While housing vouchers have emerged as a key tool, they are just one component of a broad strategy for addressing homelessness among veterans.

Both the Chicago and Cook County housing authorities said veterans without housing often require mental health counseling, substance-use treatment and other health care services.

"The things that may have been casual to their homelessness, they are still dealing with those (once they are housed)," said Tracey Scott, CEO of the Chicago Housing Authority.

That's why developments that set aside units specifically for veterans and provide on-site support services are crucial, Scott said.

Vouchers awarded for housing in these types of developments, which are known as project-based vouchers, are available through both the Chicago and Cook County housing authorities.

The most recent building to open and accept project-based vouchers through the Chicago Housing Authority was in November 2023 at the Historic Lawson House in the Rush & Division neighborhood, according to the Chicago Housing Authority.

Cook County hopes to welcome veterans with these types of vouchers to Otto Veterans Housing in Chicago Heights later this month, Seiling said.

But while some are able to find housing in veteran-focused developments, others must find units in the private rental market, where they contend with a problem that all voucher recipients face: [high rent costs](#) and lagging landlord participation.

Higher rents make it harder for voucher holders to find places where they can use their vouchers.

And Matthew Moeller, acting communications director at Edward Hines Jr. VA Hospital, the Housing Authority of Cook County's VA partner, said that some landlords may hesitate to participate in the voucher program because they "wish for more immediate payment." All voucher program units have to go through an inspection process that can take weeks to complete.

To Murray, the veteran living in the Uptown neighborhood who moved in last August, there is no one-size-fits-all model for helping veterans find housing, as everyone has their own unique circumstances.

Guilt and shame can get in the way of accepting a voucher if a veteran has served in the military and is now "on the corner, holding a sign," Murray said. There can be trust issues with service providers, including the VA, he and Bowden said.

"What worked for me isn't going to work for the next person," Murray said. "Everybody is going through their own struggles and their own life stories."

Hiring additional caseworkers is also helping to get more veterans into housing.

Local housing authorities administer the HUD-VASH vouchers and receive referrals for the program from their VA partners.

The Chicago Housing Authority was recently able to boost its voucher usage as the Jesse Brown medical center hired more caseworkers.

Regina Freeman, deputy chief manager of the Jesse Brown social work program, said in an email that the medical center is partnering with other VA and non-VA organizations to "increase case management capacity."

The medical center has increased its number of case managers from 44 to 53 since August 2023.

“At the end of the day, the coordination and communication is the key to this,” Scott said.

Continually evolving

HUD has continuously tweaked the veteran voucher program since its inception, and on Aug. 8 more policy changes were announced for the HUD-VASH program in an effort to expand access.

HUD will now require public housing authorities to accept veterans who earn up to 80% of the area median income for the voucher program. Previously, the requirement was up to 50% of the area median income, according to a news release.

Additionally, when determining eligibility for the program, HUD will no longer count service-connected disability benefits toward annual income for veterans. HUD also increased the value of all vouchers across the country by 28% over the last two years to keep pace with rising rents, Monocchio of HUD said.



Nicole Bowden checks her daughter Zariah, 7, for a possible bug bite during a walk near their Calumet City home on Sept. 3, 2024. (Tess Crowley/Chicago Tribune)

“The days of a veteran having to choose between getting the VA benefits they deserve and the housing support they need are finally over,” VA Secretary Denis McDonough said in the news release. “This is a critical step forward that will help veterans nationwide — and bring us one step closer to our ultimate goal of putting an end to Veteran homelessness for good.”

Along with the policy changes, HUD allocated an additional \$20 million to 245 housing authorities, including the Housing Authority of Cook County, to better aid veterans in their search for housing. Services include landlord recruitment and landlord-tenant mediation support.

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“I emphasize this wherever I go and also send a message out to all public housing authorities (that says), ‘We expect you to use this flexibility to help house people with vouchers and increase utilization rates,’” Monocchio said.

For Murray, receiving the voucher was transformative.

“(I literally went) from the bottom of society, living on Lower Wacker, to living a two-minute walk from Lake Shore Drive,” Murray said. “That was a huge mark in my life to try to rebuild everything.”

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TRENDING NATIONALLY

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