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Resources available for veterans in need of housing support



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Winter is coming, and Massachusetts residents have much to prepare for.

The state moratorium on housing evictions and foreclosures ended Saturday. The Baker administration issued the temporary reprieve in April in response to the unprecedented economic and public health challenges due to the COVID-19 pandemic. The governor later extended the moratorium by an additional 60 days, helping hundreds of thousands of Bay State renters from potentially losing their homes due to financial hardship.

Housing experts are now predicting a wave of evictions that will displace some of the state's most vulnerable individuals, including potentially thousands of U.S. military veterans and their families.

However, a number of local, state and federal housing support services are available to income-eligible veterans. These are essential safety nets for anyone struggling with housing, food, or financial insecurity, but which are specialized to meet the needs of veterans — a population that experiences physical disabilities, mental health challenges and substance use disorders at a disproportionately higher rate than their civilian counterparts.



Among the most under-utilized state benefits for veterans is the [Chapter 115 Program](#), which provides financial assistance for housing-related costs, food, clothing and medical care. The program is administered by each city's or town's veterans' service officer (VSO) and is overseen by the Massachusetts Department of Veterans' Services. Eligible veterans and family members — including dependents, widows and parents of veterans — can receive monthly cash assistance as well as emergency financial aid for housing-related expenses. To determine eligibility and start the application process, [contact the local VSO](#).

At the federal level, veterans facing housing insecurity can apply for homeless prevention benefits from the Supportive Services for Veteran Families program. Longer term rental assistance vouchers are available through the U.S. Department of Housing and Urban Development-VA Supportive Housing Program, better known as [HUD-VASH](#). Like the Massachusetts Chapter 115

Program, HUD-VASH benefits are vastly under-utilized. The Veterans Health Administration [reported earlier this year](#) that thousands of vouchers are going unused because potentially eligible former service members are simply unaware of their availability.

Additional legal protections for veterans include a moratorium through the end of the year on home foreclosures and rental evictions when the property was secured through a VA-backed loan.

Though the Massachusetts eviction moratorium ended Oct. 17, many renters will still enjoy some legal protections until Dec. 31. The Centers for Disease Control and Prevention issued a four-month federal moratorium on rental evictions due to missed payments. But unlike the Massachusetts moratorium, federal rules allow landlords to assess late fees on missed payments and to file eviction notices in court, and they don't require landlords to notify renters about their legal rights. To claim protections under the [CDC's rules](#), renters must provide their landlord with a [sworn written declaration](#) that details specific financial conditions and circumstances. Many renters are also unaware that it is illegal for landlords to change locks, move personal belongings, or interfere with their tenancy without a court order.

The Baker administration this week also announced approximately \$170 million in new "eviction diversion funding," including a substantial increase in aid for short-term emergency rental assistance through the state's Residential Assistance for Families in Transition program. Income-eligible families can now receive up to \$10,000 — the previous high was \$4,000 — to be used for rental payments, past-due payments, utility bills and/or moving costs. To find out about eligibility, contact a regional [Housing Consumer Education Center](#). Military veterans who receive aid through the state's Chapter 115 program can also apply for these housing support services.

While veteran homelessness has declined significantly over the last 10 years, to a still-staggering 37,000 nationally and more than 900 in Massachusetts, the current crisis threatens to reverse these hard-fought gains. Winter is coming, and we must protect those who have long protected us.

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