Good evening, I am George Taylor Jr, President and Board Chair of NVHS. Thank you for taking time out of your busy lives to attend our 7th Annual Rescuing Veterans Lost in America event. I am always humbled by the caliber of our attendees. In this room right now, you have a coalition of concerned citizens, community leaders, military members, veterans, elected officials from the federal state county and city levels, and law enforcement officers; all gathered to show solidarity for one thing; to end and prevent veteran homelessness in our community.

Before I go into what we were able to accomplish this last year, it's important to set the stage for what our community, and therefore the veterans we assist, are facing. You don’t have to have an economics degree to understand that we are in an exceptionally difficult time for folks that are low income. Inflation is up 9% in the last year, making a tough food situation more difficult and driving to work more expensive. A red hot real estate market has exacerbated a affordable housing crisis in our community as well, with new home prices rising 18% , and average rents increasing 29%. To put that into context, as I know percentages don’t really show the impact, a single veteran is considered low income in Brevard if they make less than $2400 per month and, considered poverty if they make less than $1400. It’s important to point out that we had 4600 veterans in poverty in Brevard according to the last census, which was done in 2020.

The average rent when I last seen you in October was a little over $1000 per month, today its almost $1,400. That means in order to rent a place in our community, a low-income veteran is paying nearly 60% of their pay just for a place to live. Buying a house was possible, albeit still challenging, a few years ago for this group, but is completely out of reach today for low-income veterans. Average price for a new home in Brevard is $355,000, and if you bought that house in March the mortgage would have been around $1600 per month at a 3% interest rate before the fed had to raise rates to try to curb inflation. Today that mortgage is $1900 per month, or 79% of that $2,400 income I mentioned earlier. So, it is easy to see why 9% inflation matters to those that are low-income, because as stated in the video, they were already truly a sick day away from being homeless.

Now, knowing that this is the case, it is easy to think the challenge is too great to overcome, but that isn’t very American. While it is true that no one person, group, or organization are going to be able to meet these challenges alone; together, with our collective abilities and resources, there is no doubt we can.

Consider the 3 veterans that were highlighted in our opening video.

Lowell, a 91 year old marine corps and army veteran that has been in and out of homelessness for years, who was living in a storage unit when we first found him.

Malcom, an Army vet, and his family who were facing extremely expensive hotel stays as a last resort to keep his family of 6 off the streets due to an expired lease and a past eviction from a difficult time in his life that was no longer a factor.

And Christina, an Air Force vet and single mother, who was facing imminent loss of housing due to loss of employment and who faced $2500 in overdue rental payments.

We were able to help all three of them the same way we have helped thousands of clients since 2008 when we were founded; by collaborating and partnering with whoever is available to help our clients rapidly. For Lowell, after painstakingly securing his proof of payment for his social security, and military retirement from the government, we connected him to Volunteers of America who manage a Federally Funded, VA program called Supportive Service's for Veteran Families that not only helped him get into a place of his own, but also provided hotel stays while he waited on a private complex to accept his application to move in. They also enrolled him in a program called within the SSVF program called Shallow Subsidies which will cover the difference in rent deficiency should he fall on hard times at his new place; effectively eliminating his repeating pattern of homelessness that has plagued his elderly life.

Malcom and his 5 family members were placed into a tri-plex apartment that we operate in Titusville, which was paid for and renovated as part of a larger project funded entirely by member appropriations in the Florida State Budget starting in 2012. That move will allow him time to save for a deposit for a place that is far more affordable than weekly rate hotel stays and more forgiving of a non-relevant past eviction.

And finally, Christina’s need was extensive and time was critical, not to mention a big hit to our budget, and so to get that resolved we partnered with the Military Officers Association of Cape Canaveral and the Good Deeds Foundation, to split that $2500 payment; which was approved by both organizations with an intent to pay sent to the landlord to stop her eviction within hours of receiving the call for assistance. And now, not only is she and her daughter not homeless, but also well on her way to self–sufficiency again.

Those 3 stories are fantastic enough, but what is truly amazing is that stories like this were repeated 423 more times through the year; which is the number of veterans and their family members that were assisted by our programs over that period. This includes 90 veteran families who were imminently at-risk and rapidly prevented from becoming homeless in the first place. And while the total assisted represents a 30% increase in clients needing assistance versus the year prior, thanks to our partnerships, donors like you, and most importantly my amazing team, we were ready. We did not need to turn away a veteran truly in need due to a wait list or a budgetary constraint.

So, I’ll close with this, while we were able to accomplish a lot of great work to help our homeless and at-risk clients, the truth is that homelessness and the affordable housing crisis are real issues we have to tackle, and it is going to take a comprehensive approach to do so.

So, what I ask is for you to think about what you are doing in our community, and what skills, resources or authority you have to offer to the problem set and put it to use. If you can influence affordable housing policy in our community by securing funding for new builds, knocking down permitting barriers, limiting yearly rate increases, or requiring new developments to maximize government funded housing vouchers; then we need you to do it. If you can help low income folks eliminate legal barriers to self-sufficiency such as past evictions or minor legal issues affecting housing and employment applications; then we need you to do it. If you can volunteer technical expertise to build nonprofit capacity to help more in need, then we need you to do that.

Thank you for again for attending tonight, your presence here is a testament to our community's dedication to ending and preventing veteran homelessness in Brevard. Enjoy the rest of your evening!