# Every hero deserves a home

# Supporting veteran housing needs



Do you often worry about making rent payments? Do you have issues with pests, a leaking roof, ventilation or other quality housing issues? Many veterans face similar housing challenges.

Humana is committed to serving those who've served. We're sharing information and resources to help you have a safe place to call home. Did you know:<sup>1</sup>

- More than 1 in 10 people experiencing homelessness in America are veterans.
- Veterans are twice as likely to become chronically homeless than non-veterans.
- 9 out of 10 homeless veterans received an honorable discharge.

# **Quality and safety**

Housing quality is the physical condition of your home and the environment where it's located. Having good quality housing and an environment that makes you feel safe and happy is important for your health and well-being.<sup>2</sup> Sometimes, you may not even realize you have quality issues in your home. Here are some things to look out for:<sup>3</sup>

- Damaged appliances
- · Peeling paint
- Lead exposure
- · Lack of smoke alarms
- Damage to stairs
- · Lack of air conditioning
- Exposed nails

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# Sustainability and affordability

In 2021, 77% of adults aged 50 and older said they want to stay in their homes and communities as they age.<sup>4</sup>

Aside from homelessness, housing instability may also mean frequent evictions or temporarily living with family members or friends. It is important to have a place to call home because for many, it may help maintain independence and allow for aging at home.



# **Health impacts**

Having a stable and safe home environment can help decrease your risk of health challenges like:<sup>3</sup>

- Hypertension
- Asthma
- · Injury from falls
- Infectious diseases
- · Poor mental health



# Find support for your housing needs

#### Use your personal network for help

- Talk to your doctor about your home environment as they may have access to community resources that may help.
- Share your concerns with a friend or family member and seek their advice for housing options.
- · Seek out resources in your community.

# Housing assistance and support





# Explore these resources to welcome you home

#### **Veterans Crisis Line**

Provides 24/7 confidential crisis support for veterans and their loved ones. If you need help, call the suicide and crisis hotline at 988 then Press 1, or text 838255, www.veteranscrisisline.net

#### **National Call Center for Homeless Veterans**

VA housing assistance programs offer affordable housing options for veterans and their families. Programs like HUD-Veterans Affairs Supportive Housing, Grand and Per Diem, and Supportive Services for Veteran Families provide rental assistance, transitional housing, and supportive services. Call 877-4AID-VET (877-424-3838). www.va.gov/homeless/nationalcallcenter.asp

#### **U.S. VETS**

Offers temporary and permanent supportive housing solutions for at-risk, low-income, and homeless veterans and their families. Call 877-5-4USVETS (877-548-7838). www.usvets.org

#### **Operation Homefront**

The Permanent Homes for Veterans program provides housing for veterans looking for stable, long-term solutions. The program is unique in that it offers a mortgage-free home to the veteran after the successful completion of the program. www.operationhomefront.org/permanent-homesfor-veterans

## **Homes For Our Troops**

Offers mortgage-free homes, home modifications and transitional housing to wounded, ill and injured military veterans, first responders and their families. www.hfotusa.org

#### **Lifeline for Vets**

Helps veterans and their family members with needs such as medical treatment, PTSD counseling, VA benefits advocacy, food, shelter, employment training, legal aid, suicide intervention and more. Call 888-777-4443 for vetto-vet assistance. www.nvf.org/lifeline-for-vets

#### **VA Stand Down events**

VA staff and volunteers provide food, clothing and health screenings to homeless and at-risk veterans. In addition, veterans also receive referrals for healthcare, housing solutions, employment, substance use treatment, mental health counseling and other essential services. www.va.gov/homeless/events.asp

#### Final Salute Inc.

Provides transitional housing, on-site case management, food, clothing, transportation, child care assistance, employment support and other services to homeless women veterans and their children. Additional programs focused on financial education and emergency financial support are available to prevent homelessness for at-risk women veterans. Call 703-224-8845. www.finalsaluteinc.org/Home.html

## **Humana Community Navigator®**

An online tool to search within one's community to connect to food resources, transportation programs, utility services, housing support and more. Humana.findhelp.com.

#### Sources

- 1. Ryan Guina, "Homeless Veterans in America," The Military Wallet, March 10, 2023, last accessed Jan. 3, 2024.
- 2. "WHO Housing and health guidelines," World Health Organization, last accessed Jan. 3, 2024.
- 3. "Quality of Housing," U.S. Department of Health and Human Services, last accessed Jan. 3, 2024.
- 4. Michelle R. Davis, "Despite Pandemic, Percentage of Adults Who Want to Age in Place Stays Steady," American Association of Retired Persons, November 21, 2022, accessed Jan. 3, 2024.

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Important \_\_\_\_\_

## At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion, or language. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
  Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
  If you need help filing a grievance, call 877-320-1235 or if you use a TTY, call 711.
- You can also file a civil rights complaint with the U.S. Department of Health and Human Services,
   Office for Civil Rights electronically through their Complaint Portal, available at https://ocrportal.hhs.gov/
   ocr/portal/lobby.jsf, or at U.S. Department of Health and Human Services, 200 Independence Avenue, SW,
   Room 509F, HHH Building, Washington, DC 20201, 800-368-1019, 800-537-7697 (TDD). Complaint forms
   are available at https://www.hhs.gov/ocr/office/file/index.html.
- California residents: You may also call California Department of Insurance toll-free hotline number: 800-927-HELP (4357), to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 877-320-1235 (TTY: 711)

**Español (Spanish):** Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística. **繁體中文 (Chinese):** 撥打上面的電話號碼即可獲得免費語言援助服務。

**Tiếng Việt (Vietnamese):** Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí. 한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오 .

**Tagalog (Tagalog – Filipino):** Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

**Русский (Russian):** Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

**Kreyòl Ayisyen (French Creole):** Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

**Français (French):** Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

**Polski (Polish):** Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer. **Português (Portuguese):** Lique para o número acima indicado para receber serviços linguísticos, grátis.

**Italiano (Italian):** Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

**Deutsch (German):** Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

(Farsi) فارسی

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

**Diné Bizaad (Navajo):** Wódahí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé niká'adoowoł.

(Arabic) العربية

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك