

## **Contained Solutions Bonding Request**

Our organization comes to the state of Minnesota with a request which differs significantly from existing housing support systems currently in place either at the federal, state or local levels to address the Veteran's Housing Crisis. The cost being \$35 million and we anticipate that is best realized through an Appropriations Bond.

Every honorably discharged Veteran has something they have earned, their VA Guaranteed Home Loan Mortgage. If they are living in an economic crisis, they are unable to utilize the assistance that is rightfully theirs. Their temporarily reduced income levels or credit scores situation may disqualify them for a loan. To this end, Contained Solutions, seeks the resources to ultimately build each participating Veteran a fourplex home, which is the maximum the VA will allow, to not just provide them a place to survive in but rather, a place for them to thrive.

Veteran's homelessness is a continued blackmark on our nation. We believe it is mission critical to face this issue head on and bring all our resources to bear.

One in three of the homeless population is a Veteran. And, yes, there are a number of organizations doing good work to address this issue, but just as it has taken new approaches to tackle a pandemic, Contained Solutions, has a novel approach to attack this Veteran community dilemma.

### **The Contained Solutions Strategy**

For nearly the same amount of support received, Veterans' lives can be changed dramatically in a different fashion. Instead of being enclosed between the walls of a single room apartment, they can shift to a place they own, and with the help of Veteran's preference housing, they can provide for their fellow Veterans in need.

Granted, this may be federal support through the HUD-VASH Voucher, which requires a Veteran in need to pay for 1/3 of their housing and utilities, but as Governor Tim Pawlenty called for the end to Veteran's Homelessness during his term, Governor Tim Walz, declared the end in the state, but not in the two most populated counties of Hennepin and Ramsey.

Our approach is formative, and contains strategic steps. First, we seek financial support to purchase an existing multi-housing building. This will be a place where we can help Veterans prepare to become a property owner, because we want these people to succeed, we must identify the candidates who desire and are best suited to be owner-occupiers of a fourplex facility. In this safe environment, we can provide the skill-base needed to successfully manage a property. Second, we are intending to train the work crews required for Veterans to build for other Veterans. This will assist each person to secure their own financial resources to while developing a business opportunity, all while staging a proving ground for our novel method. Finally, we will build sustainable, innovative buildings to bring pride and joy to the owners and residents of this new Veteran community.

Fundamentally, our effort is to ultimately construct new fourplexes, to sell to these Veterans, establish a mortgage and shift their existence from subsidy to productivity. Contained Solutions stands ready and will maintain an ever-vigilant posture with individual guidance to ensure these men and women do not again falter.

Our unique approach:

- Builds community
- Creates a new purpose for participants
- Uses existing resources in an innovative way
- Offers both sides of the political divide something they can agree on
- Provides a stable source of revenue to participants

We believe we can heal the wound of Veteran homelessness with systemic change, setting us apart from Band-Aid fixes. We stand at a precipice, offering a new solution to a persistent problem, while deploying common practices and achieving a specific desired outcome: the end to Veteran homelessness and Veteran poverty.

Contained Solutions is a 501 (c)(3) of the Internal Revenue Code and its tax identification number is 83-1911620. To read our story and see what we intend to do visit our website

<http://containedsolutions.org>

Our ask is for \$35 million to build 10 units for eventual purchase by a Veteran-in-need. The communities we are focused to build in, all have VA clinics and having the wide array of Veteran's services readily available.

The selections for our first stage in development are:

- Minneapolis
- St Paul
- Sauk Center (Home to the Eagles Nest)
- Ramsey
- Duluth

We would gladly incorporate additional communities, which would call for increased funding levels.

We have selected to build two fourplex units, one of which will have a community center for both the Veteran residents and the community at-large. These are identified on our website as Building One and Building Two. Each fourplex includes a commercial component, because of the power purchase agreements with the public utilities and the PACE Funding programs require these to exist. Additionally, because of our focus on Veteran Entrepreneurship, options for these valued members of our society can also help facilitate their person aspirations and goals in the opening of new businesses.

Our constructions include poly-carbonate enclosed balconies to enable growth of fruits and vegetables, which for Veterans who suffer from PTSD, can partake. Also, horticulture is a known therapeutic for those with this condition.

We ask for this money directly for our organization, because we are the only one in current existence, to utilize the maximum number of allowable units for an owner-occupied VA Home Loan and while others may follow, we have blazed this trail.