

# Minnesota's Homeless Vets are Finally Coming Home



**Small homes are providing shelter, stability, and a new start for homeless veterans. Could they help end the wider problem of homelessness and the lack of affordable housing in Minnesota?**

They served their country. Many saw combat in Vietnam, Iraq, and Afghanistan. More than a few were wounded, both physically and mentally. Most were honorably discharged. We hailed them as heroes. But for far too many veterans, coming home was where things came apart. Their stories are different, yet all led to the same place. On a single night in January 2022, more than 33,000 veterans slept on streets, in cars, beneath highway underpasses, and wooded camps on the fringes of cities across America. Until recently in Minnesota, some 300 veterans were homeless, trapped in cycles of joblessness, addiction, and struggles with mental health.

“Typically, veterans become homeless when they have burned all their bridges,” said Jon Lovald, chief operations officer of the Minnesota Assistance Council for Veterans (MAC-V), a non-profit organization that helps homeless veterans obtain sustainable housing and support services. “When things go bad for most of us, there’s probably 10 people in our lives who can help us get back on our feet. A lot of vets wait too long to ask for help. They’re too proud. Their time in the service taught them they’re supposed to take care of themselves. But for vets who become

homeless, they can’t find their way back. Everything snowballs.”

Prospects for homeless veterans began changing for the better two years ago when MAC-V received an infusion of funds from the Minnesota Department of Veterans Affairs. With the additional resources, MAC-V expanded the state-wide mix of apartments, single-family homes, and accessory dwelling units (ADUs) where it helps homeless vets transition from the streets to productive, independent lives. As of late summer 2024, there were only 184 homeless veterans in the state. And after ground is broken on the ambitious Veteran Village project in Eagan in late 2024, those numbers could begin tapering toward zero.

**“I believe that this project will be the linchpin for getting us to a functional end to veteran homelessness in Minnesota,” Lovald said.**

Built with donated labor and materials from the homebuilder Lennar, the village will include as many as 28 ADUs, small 300 to 400 square-foot structures that will allow each veteran to live independently. Constructed townhome-style with shared walls, rows of ADUs will occupy a swath of land formerly owned by Mount Calvary Church in Eagan.

Because most of the village's occupants will be 55 and older—many with disabilities—each unit will be ADA-compliant: all one level, no stairs, and features like grab bars in the showers.

"If they're going to age in place, they need a high level of accessibility," Lovald said.

Although all the spaces MAC-V maintains for veterans are designed to foster independence and dignity, Lovald contends that ADUs are uniquely suited for instilling a sense of ownership and pride for vets.

"We'll visit veterans in ADUs and find they're very proud of their homes. They like to invite people in to see what they've done with the place."

**"Having your own front door open onto the world is a very different experience than living in an apartment building. It can feel like finally coming home again," Lovald said.**

Typically, veterans stay in MAC-V's transitional housing for six to nine months. During that time, the organization connects them to medical care and other vital services. For those who can work, a team helps with employment, including job training. Veterans with service-related disabilities are directed to Veterans Administration (VA) programs, and social services like Social Security Disability Insurance (SSDI) and the Supplemental Nutrition Assistance Program (SNAP). Older vets who have trouble managing money are enrolled in the Social Security

Administration's Representative Payee program, a service that administers their funds, and ensures that all their bills are paid. Ultimately, Lovald said, veterans are successful when they have a funding stream that helps them to lead stable and fulfilling lives.

Other veteran organizations are also embracing the ADU village model. In Sioux Falls, SD the Veterans Community Project (VCP) just completed its latest VCP Village, a community hosting 25 ADUs on a two-acre plot. Like MAC-V, VCP is dedicated to helping homeless veterans rebuild their lives in an independent yet fully

**Left and Top Right:** Lennar built a single-family home (left) and an Accessory Dwelling Unit (ADU) in Minneapolis (top right) on land owned by MAC-V. Both homes are designed to accommodate veterans who are transitioning from being homeless to permanent housing.

**Bottom Right:** MAC-V's ADUs are equipped with a bathroom and bedroom, modern kitchens, washers and dryers, and other amenities. They are typically 250 to 300 square feet.



supportive environment. Each vet is housed in a private, 250-square-foot ADU that includes furniture, a small kitchen, bathroom, appliances, housewares, bedding, and other necessities. There are also several larger family-sized units that can accommodate up to seven people. At the heart of the community, a 3,000-square-foot Village Center provides a range of support services, from health-and-wellness check-ins to education, job training to assistance for transitioning to permanent housing. There are frequent gatherings where veterans build friendships and support networks.

Founded in Missouri in 2016 by a group of combat veterans, VCP has built communities in Kansas City, St. Louis, and Longmont, CO. Since completing the first village in 2018, VCP helped more than 60,000 homeless veterans. And 85% of them successfully transitioned to permanent housing within 10 months, according to the organization's 2023 Impact Report.

MAC-V has seen comparable rates of success for veterans living in its mix of housing in Minnesota. Broadly, the goal is to find each veteran permanent housing within 90 days. Although Lovald is especially excited about the potential of ADUs for housing homeless vets, he observes that the strict zoning laws of many Minnesotan cities and townships present a significant barrier.

"The city of Eagan says that every ADU we build in the Veterans Village must have its own enclosed parking garage. But garages take a lot of space and will greatly limit the number of ADUs



**Top:** Jon Lovald shows a rendering of a proposed MAC-V "Veteran's Neighborhood" where homeless veterans could live in small homes while receiving services that help them transition to self-sustaining independence.

**Bottom:** Jon Lovald gives a talk following a ribbon-cutting at Arlington House, a MAC-V facility that has 10 1-bedroom units for homeless veterans in transition.

we can build," Lovald explained. Ironically, he noted, virtually none of the vets who will live in the village own cars.

"Almost all these vets are at 50% of the area median income or lower. That's poverty. And half of them are at 30% or lower. That's extreme poverty. None of them are going to use garages." Lovald added that the Eagan property was chosen in part because it is located on bus lines that will allow vets to access most of the goods and services they need, from groceries to medical care. As this story went to press in October, MAC-V was still negotiating the zoning issue with the City of Eagan.

Zoning has also been an obstacle in other communities. In North and South Minneapolis, MAC-V partnered with Lennar and Yard Homes—a builder of prefabricated structures—to erect almost a dozen ADUs in various locations. Apart from materials and labor donated by builders, construction of the homes is funded by the Housing First Minnesota Foundation and MAC-V. Although there is much potential for building more units, the city only allows ADUs on properties with an existing owner-occupied single-family home, meaning MAC-V can only place ADUs where it already owns

a house. Unless zoning laws are changed, it is unlikely anything on the scale of Veterans Village will be built in Minneapolis or St. Paul. [For more on zoning issues, see "[Making Minnesota the Land of Affordable Homes](#)" in the May/June 2024 issue of The Minnesota Realtor®.]

## Providing a Lifeline for Homeless Vets

MAC-V has been helping vets with housing, employment, and legal aid since 1990. Dedicated to assisting veterans who are homeless—or at risk of becoming homeless—they call on a wide network of state and non-profit organizations to connect veterans with the services they need to find housing, get medical and mental-health support, and rebuild their

lives. With offices in the Twin Cities, Duluth, Mankato, St. Cloud, Moorhead, Rochester, and Princeton, they can help veterans in any part of the state.

If you know a veteran in need of assistance, visit MAC-V's [Get Help](#) page or call their main office at 651-224-0290. You can also email: [mac-v@mac-v.org](mailto:mac-v@mac-v.org).



## Facts About Homeless Vets in America

### According to the Veterans Community Project (VCP), veterans are twice as likely to become homeless than other groups of people.

In fact, 20% of homeless males are veterans. More than half of them are 50 or older and have service-related disabilities. Of these, 47% served in Vietnam. Almost 44% of homeless vets are white, with Black vets comprising over a third. Although the rate of veteran homelessness has peaked, and is declining in states like Minnesota, the nation is still a long way from resolving the crisis. Currently, women are the fastest growing segment of the homeless vet population, comprising 10% of their numbers.

Despite the challenges, Lovald said that ADUs will continue to play a significant role for vets in MAC-V's program. Moreover, he believes that the Veteran Village could serve as a template for tackling the broader problem of homelessness in Minnesota. In Minneapolis, Avivo Village uses a similar model to safely house people who lived in outdoor encampments and other perilous settings throughout the city. Housed in a warehouse in the North Loop, Avivo provides 100 small homes where individuals or couples can live while receiving services that help them transition back to independent, stable lives.

Further, Lovald thinks ADU villages could be part of a solution to Minnesota's affordable housing crisis. Senior citizens, he observed, are often locked into homes that are now too large for them because finding a new home after selling is difficult and expensive. ADUs could help them downsize into homes that are comfortable and affordable. And when seniors sell their homes, more needed housing stock comes on the market for younger families. To make that possible, though, the way ADUs are built would have to change. Under current building codes, they can cost significantly more per square foot to build than conventional homes.

One potential solution is the kind of prefabricated structures created by Yard Homes, a contractor that assembles ADUs in a factory in New Brighton. Their smallest units, around 400 square feet, start at \$160,000. Although that is a hefty price tag, Lovald suggests that funds from state and non-profit organizations could make these units practical for unhoused people and other populations in need of affordable housing.

“These solutions could work particularly well in Minnesota because we’re a cohesive group of individuals who want to help. It’s in our DNA. We’re here for each other—especially for those in need.”

## Tiny Home or ADU – What's the Difference?

Although the terms are often used interchangeably, there is a distinct difference between tiny homes and accessory dwelling units (ADUs).

### You can't park that here. Tiny homes aren't homes.

Tiny homes are small dwellings—usually around 186 square-feet or less—that are equipped with wheels for transport. The typical tiny house has a compact galley kitchen, a living area with a small couch, a bath and shower that's not much bigger than an airline lavatory, and a loft with a bed. Because they are not built according to Minnesota codes, they are legally classified as “recreational vehicles” and cannot be permanently parked—even on your own land.

**Bottom Line:** They’re fun for a quick getaway, but you wouldn’t want to be in one during a tornado or severe weather.

### Small home. Big price.

By contrast, ADUs must meet all the building codes for normal dwellings, plus additional requirements for safety and habitability. This includes minimum sizes for bathrooms, kitchens, and loft areas; openings for emergency escapes and rescues; and specific codes for electric, plumbing, and mechanicals. Further, they must be attached to a foundation and intended for permanent habitation. Zoning codes in many Minnesotan communities entirely prohibit ADUs.

**Bottom line:** Codes and requirements make them expensive to build—sometimes double the cost of conventional homes per square foot.