

Testimony of Teresa (Tess) Banko
Community Development Director, West Los Angeles Veterans Collective
Before the House Veterans Affairs Committee
May 13, 2026

Chairman Bost, Ranking Member Takano, and members of the Committee, thank you for the honor to be here today. My name is Teresa (Tess) Banko, and I am a disabled Marine Corps Veteran and active-duty widow that has been serving the military and Veterans communities for over 20 years. Having overcome challenges of my own, with service always as my true north, I have worked for the past 5 years as Community Director for the West LA Veterans Collective, the principal developer selected for the permanent supportive housing community being developed under the Enhanced Use Lease program at the West Los Angeles VA Medical Center.

I'd like to briefly cover four things:

- Who we are and our qualifications
- Our work at the West LA VA
- Where our work stands today
- Our partnership with the VA

Who We Are

In 2018, through a competitive Request for Proposals (RFP) process, the VA selected the West Los Angeles Veterans Collective as the principal developer team of the West LA VA campus. We were hired to cohesively plan and implement housing renovations, construction, and sustainable community-serving amenities, delivered on a scale magnitudes greater than ever endeavored previously by VA, to create the nation's largest supportive housing community for Veterans.

The Veterans Collective is comprised of three organizations, each bringing deep expertise and decades of experience in affordable housing development and residential services, with a strong focus on serving Veterans to one of the most unique and ambitious Veterans housing and service communities in the country.

- Century Housing (est. 1995), is a large nonprofit that finances, develops, and self-operates affordable housing throughout California, including Century Villages at Cabrillo, one of the largest supportive housing communities for Veterans in the nation, located in Long Beach, California.
- Thomas Safran and Associates (est. 1974), is a local housing developer based less than two miles from West LA VA, with decades of experience developing and operating affordable housing and mixed-use spaces across the Los Angeles region. They have built and self-manage affordable housing communities in LA County that are 100% for the Veteran community.
- US.VETS (est. 1993), is the largest nonprofit provider of Veteran housing and services in the country. Headquartered in Los Angeles, U.S.VETS now provides housing and services to Veterans at 50 residential and service sites (including transitional and permanent supportive housing) across the nation.

Our organizations came together in commitment to the long-term success of the neighborhood, to answer the VA's call for a master developer because we saw the large population of unsheltered Veterans, and recognized that it was a deeply meaningful and vital endeavor. We are not just building housing, we are building a vibrant, empowering, and deliberate therapeutic community that meets the needs of Veterans and families, and where people genuinely want to live.

While there are many reasons that people become unsheltered, putting on a uniform should never be one of them. We believe that the men and women who served our country deserve a place where they can find community; where they can walk out their front door, grab a cup of coffee or a bite to eat, and easily access high-quality VA medical care and wrap-around social services and amenities. They deserve a stable place to call home, with supportive services, and a community of peers in which to heal and grow, not just shelter from the storm.

Our Work at the West LA VA

Our team was selected by the VA to coordinate its ambitious plan for housing and community-serving amenities, on a scale that is magnitudes larger than the VA has ever attempted.

From the outset, we leveraged our collective background in private and nonprofit community development and research, as we assessed the VA's initial 2016 master plan. Together with VA, we improved upon that original plan with input from Veterans and other experts, culminating in the updated 2018 master plan for the permanent supportive housing and services community (for both resident and non-resident Veterans).

We then worked alongside the VA to carry that vision through the National Environmental Policy and National Historic Preservation Act processes, which took over two years to complete beginning with a Notice of Intent in May 2017 and culminating in a Record of Decision in August 2019. Our final design soon after received full clearance, and our infrastructure and predevelopment work with the VA began, a total investment which at current day has brought more than \$200 million in critical infrastructure improvements to the Veterans neighborhood.

As we moved this crucial work forward, the broader community began to see the physical results of our years of planning work grounded in the hopes of so many Veterans who longed to call the West LA VA campus home. Our first development, Building 207, previously sat vacant on campus for decades, and after predevelopment and final release by VA it broke ground in December of 2020 and opened to residents in February of 2023. The building reached full occupancy within months.

Building 207's 59 units were just the beginning.

Where We Stand Today

Today, if you walk the neighborhood, you can feel the momentum. We have completed 6 buildings totaling 407 permanent supportive homes, and we have six more buildings under construction that will soon offer an additional 360 homes to Veterans in need. Our

Master Association partners have also completed 5 buildings, totaling 322 units. Altogether, we are now offering nearly 730 affordable homes for Veterans with onsite supportive services. By the end of 2026, the VA will have contracted an astounding 1,089 new permanent supportive homes at West LA in less than 4 years.

I am proud to say that as of last year, the principal developer team has raised more than \$1 billion in total funding commitments. We have secured financing through low-income housing tax credits, state grants, local initiatives, and the extraordinary generosity of private donors including Tunnel to Towers, the Home Depot Foundation, The Smidt Foundation, and countless individuals who have stepped up to support not just the physical housing, but also the non-housing needs of its Veteran residents. VA continued to fund and coordinate several elements, including contributing the land, funding extraordinary infrastructure costs and preparing the land parcels for turnover to developers.

We continue to work with VA, and other developers and community partners to create systems of administration and the long-term stability of neighborhood operations. That includes work with the National Center for Warrior Independence, a developer Master Association, and a Community Partner and Provider Alliance spanning the continuum of neighborhood services.

Planning and coordination with Va leadership, incorporating Veteran feedback, is continuing for upcoming mixed-use community-serving amenities as outlined under the West LA Leasing Act of 2016, VA RFP, and Master Plan 2022. These include an Integrated Wellbeing Center, Town Hall, Town Center and a plethora of VA, non-VA and community partner services and amenities.

Our Partnership with the VA

A vision for the nation's largest supportive housing community for Veterans does not succeed without a strong, honest relationship with our VA partners.

We meet with VA leadership and with the Office of Asset and Enterprise Management to become aligned on priorities, work to resolve issues, and we hold ourselves mutually accountable to Veterans and to the neighborhood. Communication and coordination can always improve, and with diverse stakeholders, that takes a constant focus across the span of years. Our goals remain fundamentally aligned.

I believe that when we are done with this work, Veterans and families across the Los Angeles region will have access to some of the most outstanding supportive Veteran housing in the country. Together, we are creating a national model for co-located housing and VA medical care, delivering quality care for the Veterans we proudly serve.

This endeavor has not been without controversy. Yet, we have never wavered in our collective commitment: to provide Veterans and families across the Los Angeles region with some of the most outstanding supportive Veteran housing in the country. Together, we are creating a national model for co-located housing and VA medical care.

I look forward to working with this committee to support our work in the years to come.

We are proud to carry our commitment to Veterans forward, and determined to continue in our mission until no Veteran is left sleeping on the streets in the country they fought to protect.

Thank you. I welcome your questions.