

Thank you for standing with veterans.

War causes wounds and suffering that last beyond the battlefield. Our mission is to support veterans as they navigate the challenges of post-military life, and to prevent and end veteran homelessness through wrap-around care and informed advocacy.

Learn more at:

WWW.SWORDS-TO-PLOWSHARES.ORG

OUR OFFICES

SAN FRANCISCO VETERANS CENTER

1060 Howard Street
San Francisco, CA 94103
(415) 252-4788

OAKLAND VETERANS CENTER

330 Franklin Street, Suite 100
Oakland, CA 94607
(510) 844-7500

ADMINISTRATIVE OFFICE

401 Van Ness Ave, Suite 313
San Francisco, CA 94102

Follow us on social media:

@VETSHelpingVETS



INSIDE SWORDS

Meeting the Moment

Any generation, lasting stability.

25 years after 9/11

Learning from
a New Era

Strengthening the Path

Diving into
Housing Advocacy

Beyond the Front Door

Stories of Stability
and Community



Letter from Tramecia

*Immediate crisis shouldn't last.
The stability we help build should.*

In the aftermath of the September 11th attacks, a new generation of veterans emerged and came home to a country ready to celebrate them. Yellow ribbons, airport applause, bipartisan televised tributes — the goodwill was real. But goodwill isn't the same as tangible support, and the post-9/11 generation learned that the hard way.

Like the veterans before them, they carried wounds that aren't easily seen: PTSD, traumatic brain injury, toxic exposures, and the weight of moral injury. They also had to navigate the slow grind of the VA in receiving healthcare and benefits, and the difficulty of translating their experiences to the civilian world. They had to fight for their stability as hard as any generation before them, often one VA appeal, one job interview, one housing application at a time. That fight is what shapes our work at Swords, and the stories and programs you'll read about in this edition of *Inside Swords*.

Swords to Plowshares has greeted veterans from every era through our doors — some in crisis, some just starting to rebuild — and we've learned the same lesson again and again: beyond attention or kind sentiment, veterans need reliable community-based services that address the root causes of instability.

Our goal has always been to build a future for veterans where an organization like Swords isn't necessary. Until that day comes, we'll keep doing what we've done for over 50 years: showing up fast, and making sure our support goes beyond the crisis.

Sincerely,

Tramecia Garner

Tramecia Garner
Executive Director

Contents

-
- | | |
|---|----------------------------|
| 1 | <i>The Faces of an Era</i> |
|---|----------------------------|
-
- | | |
|---|---|
| 2 | <i>Understanding the Post-9/11 Generation</i> |
|---|---|
-
- | | |
|---|--------------------------|
| 3 | <i>Meet Mike Regacho</i> |
|---|--------------------------|
-
- | | |
|---|---------------------------|
| 5 | <i>Meet AJ Marinaccio</i> |
|---|---------------------------|
-
- | | |
|---|----------------------------|
| 7 | <i>The Long Homecoming</i> |
|---|----------------------------|
-
- | | |
|----|------------------------------|
| 11 | <i>Advocacy that Adds Up</i> |
|----|------------------------------|
-
- | | |
|----|-----------------------------|
| 12 | <i>Meet Maurice Sanders</i> |
|----|-----------------------------|
-
- | | |
|----|--------------------------------------|
| 13 | <i>The Keys Turn on Van Ness Ave</i> |
|----|--------------------------------------|
-
- | | |
|----|---|
| 14 | <i>Community Spotlight: Wells Fargo</i> |
|----|---|
-
- | | |
|----|-------------------------------|
| 15 | <i>Meet Kembolyn Leighton</i> |
|----|-------------------------------|
-
- | | |
|----|--------------------------------|
| 16 | <i>Keeping his Fight Alive</i> |
|----|--------------------------------|
-

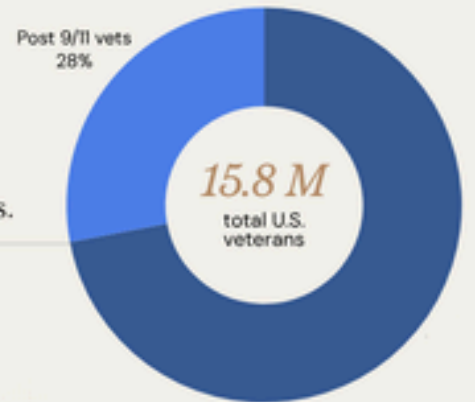
THE FACES of an Era

Veterans After 9/11



Understanding the Post-9/11 Generation

Approximately **4.4 million veterans** make up the post-9/11 generation, representing 28% of the total population of former U.S. service members.



37

Median age

~20%

are women – the **highest concentration** of any veteran era

2x

as likely to have **served in a combat zone** vs. pre-9/11 veterans



1 in 2

lives with at least one **mental health condition**

~43%

live with a **service-connected disability**

Since 9/11, more service members have died at home **by suicide** than in combat.

At Swords – A Wave of Need

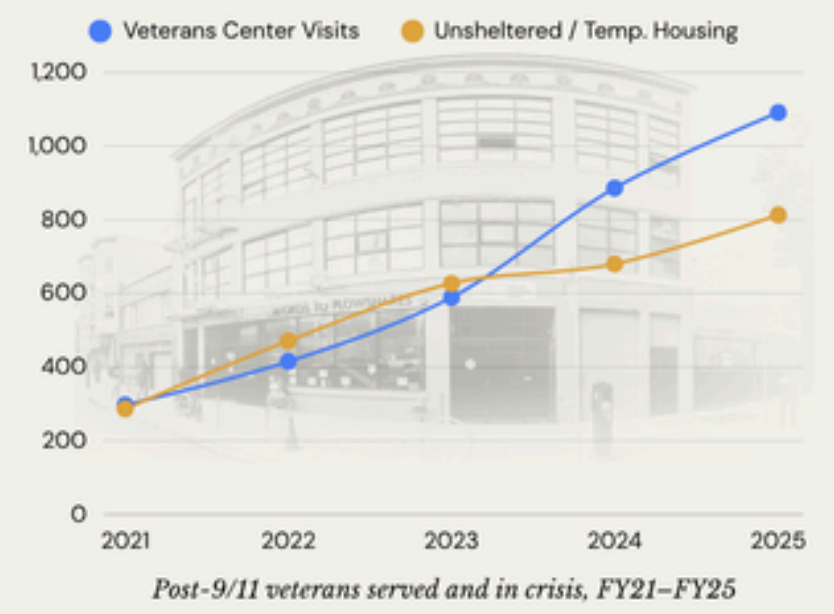
Over the past five years, traffic at our Veterans Centers has **nearly quadrupled** – veterans come to connect with resources, use us as a stable mailing address, share meals, and find community. And the number of post-9/11 veterans who are unsheltered or in temporary housing has **climbed nearly 200%**.

30%

Since 2020, nearly 30% of the veterans we serve are post-9/11 era.

55%

Of post-9/11 veterans served in 2025, 55% reported having PTSD or traumatic brain injury.



For Mike, being a Marine didn't end when he *took off the uniform*.

Mike joined the Marine Corps in August 2001. Just weeks later, the September 11th attacks changed the course of the country and his military service. Mike was deployed to Iraq as a motor technician in support of Operations Enduring Freedom and Iraqi Freedom. The bonds he made with fellow Marines were what made the experience worth it for him: "I would have died for my brothers and sisters. We'd do anything for each other."

Today, Mike still finds purpose in the connection he valued in the military. He lives at Swords' Maceo May Apartments on Treasure Island, where he has flourished, leading a weekly motorcycle meet-up called Throttle Island, which brings fellow riders and veterans together.

But his path home was far from easy.

"We expect certain things will all be good, but nothing is handed to us. *You have to fight.*"

While training at Twentynine Palms in the Mojave Desert, Mike fell from a five-ton combat vehicle and dislocated his shoulder. When he sought medical attention, Mike was told to wait it out by higher-ups: "They said, you'll get help when you get to the VA," words that have rang through his ears to this day.

Mike's injury never truly healed, leading him to use marijuana to cope with the pain — which lasted his entire time in service and led to stress over his performance. While overseas, he was caught using. Due to the Department of Defense's zero tolerance drug policy, Mike received an Other Than Honorable (OTH) discharge, limiting his access to many of the benefits and services he was promised.



U.S. Marine Corps, 2001-2005

Meet Mike Regacho



"Having a home has led me towards the growth *I needed to heal*. It's also brought me the community I needed to feel like myself, after a long time of feeling lost and down."

When Mike left the military, he filed a VA disability claim and was denied. Without the support he expected after service, he eventually found himself isolated: sometimes in jail, struggling with substances, and living in his car.

Connecting with Swords to Plowshares was a turning point.

In 2023, Mike moved into Swords' housing and began rebuilding his stability. He became a familiar presence among fellow residents, focused on finding employment and tending to his passion for motorcycles.

Still, nearly two decades after leaving the Marines, Mike continues to live with the consequences of his discharge status and is actively working with Swords' legal team to overturn it.

"When I see my Marine brothers and sisters, they ask how I can still have an OTH. How can I not be going to the VA yet?", Mike says. "They still see me as part of the team. Why doesn't the government?"

Mike's story isn't over — it's one of perseverance and what becomes possible when veterans have a stable home and a community that stands beside them.



Meet *AJ Marinaccio*

Growing up in Concord, AJ had the kind of childhood that seems to be disappearing, spending his days outside and care-free, coming home when the streetlights turned off.

The first time he recalls feeling unsafe ended up defining a huge part of his life: "September 11th, 2001. I was in high school. I couldn't believe what I was watching."

AJ, like many service members of his generation, was inspired to join the military after that tragic, historic event. "I didn't want to shoot a gun or take a life, so I thought the Air Force would be my best option."

AJ quickly formed bonds with others who enlisted; he recalls that once boot camp started, there was never a moment when he felt alone. "It was special, and I think it was an energy I'd follow later in life."



U.S. Air Force, 2003-2004

AJ's time in the Air Force was cut shorter than he expected when his position as a firetruck mechanic was restructured and placed in another branch. He was told he'd have to sign a new contract with the U.S. Army if he wanted to remain in his position, and joining the Army meant having to hold a gun. AJ ultimately decided against signing, noting, "It felt like the opportunity to serve was taken away from me."



"Swords made me feel like *I was a veteran.*"



AJ with his fiancée, Katie

"I was trying to get my life on track. I was unemployed and living in my friend's garage at the time; the kids were with their mom. One day, I was looking at job postings on Craigslist, and that's where I first learned about Swords."

In 2009, Swords was piloting a new program with PG&E in an emerging industry: solar energy. The pathway program aimed to connect veterans with education and vocational training that would lead them to full-time positions in solar. AJ was one of the first veterans to participate.

10 months of training turned into a successful career for AJ. "I needed change and hope, and this opportunity was just that. I've rode the 'solar coaster' for 16 years," he quips.

Beyond a career that led him to build confidence and stability for himself and his family, connecting with Swords was a way for him to gain back the camaraderie with fellow service members, which he lost so suddenly. Now, he's inspired to give back to others.

"That program made me a part of the group again, and my shoulders weren't drooped anymore. *I want to share my story* so more veterans, like me, make the step to connect with support and with each other."

The Long Homecoming



Following the September 11th attacks, public attention on veterans surged, faded, and surged *again*.

Yet, no matter how powerful these bursts of awareness were, veterans have had to justify and prove their right to the benefits and dignity they earned. In our dual role as service provider and advocate, the unique history attached to the post-9/11 era is one we continue to learn from.

Before 9/11

A community of changemakers solidifies.

Stand Downs start as a rise against homelessness, and Gulf War-era veterans fuel waves of veteran advocacy. In the 90s, Swords helps establish the National Coalition for Homeless Veterans (NCHV) and the California Association of Veteran Service Agencies, bringing advocates together in our shared work to support underserved veterans.

2005

Responding to the needs of post-9/11 veterans.

Swords establishes a Policy department, tasked with increasing awareness of the issues and needs of underserved veterans within legislation and levels of government. This Policy department also educates the broader public on the diversity, experiences, and stereotypes that are connected to the veteran population in the U.S.

2007

A scandal gets the country's attention.

The Washington Post's exposés on squalid, neglected care at Walter Reed Army Medical Center force out Army leadership, and within a year, overhaul how the military evaluates wounded troops. Rare proof that a fast fix is possible — when everyone's watching.

2008

A popular, bipartisan win.

The post-9/11 GI Bill replaces a flat stipend with full tuition, housing, and a family-transferable benefit.

Swords and NCHV push for federal housing support, bringing veterans' voices to the Capitol. Congress approves the expansion of HUD-VASH vouchers, which combine housing and supportive services for veterans experiencing housing instability. HUD-VASH has helped reduce veteran homelessness in the U.S. by 56% from 2008 to 2025.

2011

New funding to house veterans and their families.

The Supportive Services for Veteran Families (SSVF) program begins, a federal program that grants veteran-serving nonprofits funding for rapid rehousing, eviction prevention, and short-term rental assistance. It aims to prevent homelessness from happening. Swords is one of the first nonprofits authorized as an SSVF provider.

2014

A scandal, a fast fix, and a bigger problem.

The Phoenix VA's hidden waitlist scandal costs the VA Secretary his job and produces an emergency program that sends veterans to private care. By 2018, that patch hardens into the MISSION Act's permanent and ever-expanding 'community care' system — which funnels \$30+ billion annually to the private sector. Community care is adopted without the scrutiny it deserves.

2015-ongoing

The 'bad paper' fight continues.

Swords petitions the VA to stop permanently barring veterans with less than honorable discharges from benefits. Nine years and a lawsuit later, the VA's ruling comes out in 2024. It opens eligibility for an estimated 125,000 veterans — but it's still a requirement to individually prove that service-related injuries or trauma resulted in their Other Than Honorable discharge.

2022

Persistence pays off.

The PACT Act is signed into law, expanding VA healthcare and benefits for veterans exposed to burn pits and other toxins. Post-9/11 veterans had fought hard for this bill, and its impact goes beyond their generation: it's the largest VA benefits expansion in 30 years, finally providing compensation for conditions endured by Gulf War-era veterans as well. Since its adoption, the VA has approved nearly 2.5 million PACT Act disability claims.

Today: Attention has moved on.
The need hasn't.

Progress has stalled in housing (veteran homelessness fell just 1% in the latest year), even as the target population ages. **Over 60% of HUD-VASH voucher holders are seniors.**

Real pathways now exist that didn't before for veterans navigating the VA benefits and claims process, but it's an uphill battle with the burden of proof still sitting entirely with the veteran.

Within mental healthcare, a workforce shortage and staffing cuts have the VA sending over 600,000 referrals a year to outside providers, yet veterans still wait months for an appointment. It's proof the VA can't meet the need alone, and the community-based mental health system it's leaning on is chronically underfunded too.

The pattern holds: crises that draw public attention tend to get fixed fast, sometimes too fast. The quiet, chronic problems only move because organizations like Swords keep pushing long after the story fades. 25 years after 9/11, that's still the work.

Brandon Teasley, a USMC veteran, tends to the garden at Jon W. Paulson Veterans Community.

PLEASE JOIN US IN
CELEBRATING 30 YEARS OF

VETERANS DAY



Swords to Plowshares invites you to our **30th Annual Veterans Day Celebration**. We'll come together to recognize the generation of men and women called to service after 9/11 and the highest advocates for our nation's veteran community.

Scan to buy tickets or explore sponsorship & other giving opportunities.



WWW.SWORDS-TO-PLOWSHARES.ORG/VDC/30

Advocacy that *Adds Up*

Bringing veterans' voices and experiences to the right rooms
is our best strategy.

This summer, our advocacy work pushed California to dedicate funding for programs Swords and our partners in CAVSA (California Association of Veteran Service Agencies) have spent over 30 years building and promoting. One win stands out: a continuation of our permanent supportive housing pilot.

1. *Housing Stability That Sticks*

A roof isn't always enough for older veterans and those with complex needs. That's the insight behind our housing pilot, which launched in 2023 and embeds peer support, mental health care, transportation, and independence-building services directly into 12 permanent supportive housing sites across California.

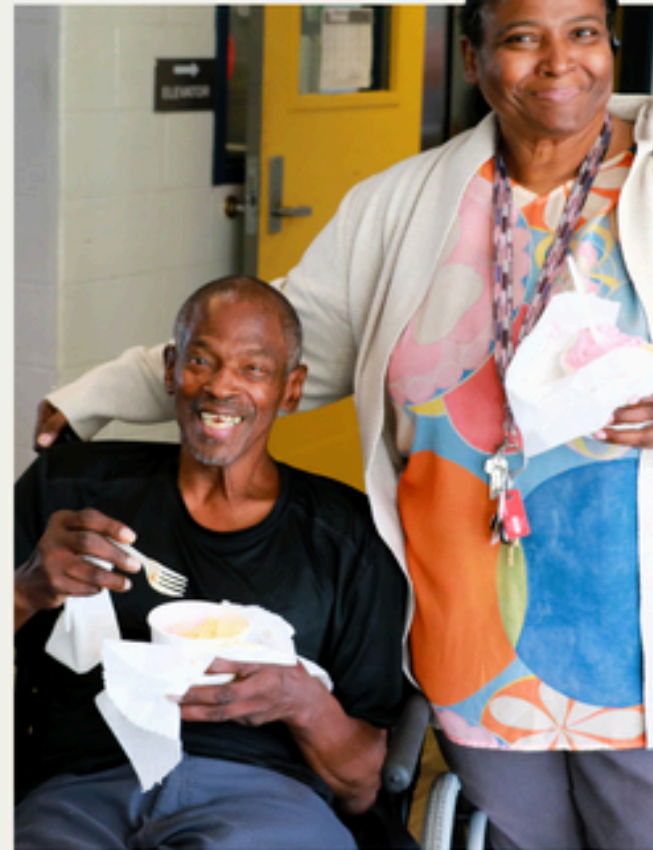
The results speak for themselves:

98% housing retention rate among participants — alongside real gains in **health and connection.**

Swords brought those interim findings straight to the Capitol in March, and the Governor's budget responded this July with \$7 million to continue the pilot, sustaining services for these veterans, many above age 55 and who've experienced chronic homelessness.

"The pilot demonstrates the difference between temporary relief and lasting stability,"

says Amy Fairweather, director of policy at Swords. "This latest investment means veterans across the state won't lose services they rely on. Now we have a year to build the case for making this permanent."



2. *Veteran Stories*

Meet
Maurice Sanders

He joined the U.S. Army Reserve at 19, following his father's path, hoping military service would give him direction. For a while, it did. "I felt like I was part of a team, something bigger than myself," he says.

But as a young, Black, gay servicemember during "Don't Ask, Don't Tell," he faced racism and harassment within his unit. He left the military carrying wounds that didn't show up on any discharge paperwork.

Maurice moved to San Francisco in his early twenties, drawn by the city's LGBTQ community and hoping to find the belonging he'd been searching for. But without a support system in the Bay Area, he cycled through shelters and transitional housing while working restaurant jobs, trying to piece together stability.

He had heard about Swords through word of mouth, but almost didn't walk in. "I didn't know where I stood as a service member," he says of his first visit to the Michael Blecker Veterans Center. "I kept walking back and forth outside before asking for help."

Once he did, things started to shift. He connected with a therapist and was later diagnosed with PTSD as a result of military sexual trauma. The diagnosis gave language to what he'd carried for years. "The diagnosis gave me the affirmation to say, 'Yes, I am a veteran.'"

Therapy gave him a foundation to heal. Housing came next: in 2023, Maurice moved into Swords' Maceo May Apartments. With a stable place to live, he could focus on school for the first time. He kept up with therapy and peer support groups, where hearing other veterans' stories helped him see he wasn't alone.

"The staff and peers at Swords helped me learn from my mistakes. I knew I could check in with therapy; I had something to lean on. I had people to talk to." Today, Maurice fills his apartment with music, walks through Treasure Island's parks, and enjoys reading. In June 2026, he earned an associate degree in Social and Behavioral Sciences from City College of San Francisco. He's now aiming for a career in retail management and a bachelor's degree.

"Housing feels like safety," he says. "It's a healthy thing to focus on, my own personal space. I stay out of trouble. I feel good about myself."

3. *A New Home is on the Way*

The Keys Turn on *Van Ness Ave*

An update on San Francisco's newest affordable housing site available solely to veterans.

This December, after nearly two years of financing, community engagement, and rehabilitation, our residential site at 1035 Van Ness Avenue will clear its final inspection — the last step before 124 veterans can begin calling it home.

This housing development comes at a critical time. In California, veterans experiencing homelessness are increasingly older adults who require supportive services to remain stably housed and avoid costly institutional care or returns to homelessness. The typical housing resident at Swords is over age 55, living on less than \$1,200 per month, and managing one or more service-related health conditions.

With the building set to be certified in December, veterans referred through VA Supportive Housing (VASH) and the city's Coordinated Entry System will begin signing leases this winter and into spring 2027, with a goal of 95% occupancy by early 2027.

The building, by the numbers:

- **124 studio apartments**
each with a private bathroom and kitchenette
- **22,000 square feet of shared space**
three courtyards, community lounges, wellness offices, laundry rooms
- **24/7 front desk coverage**
and on-site case managers, mental health clinicians, and peer specialists
- **Daily meals prepared**
by Project Open Hand and Centro Latino de San Francisco
- **\$44 million rehabilitation**
funded through State Homekey+ grants, city loans, bridge financing, and private philanthropy

A COMMUNITY EFFORT

This project reflects a strong public–nonprofit partnership dedicated to veteran wellbeing and housing equity. As we gear up for an exciting new chapter, we share our gratitude to our partners:

- California Department of Veterans Affairs
- CA Department of Housing and Community Development (HCD) Homekey+ Program
- San Francisco Mayor's Office of Housing and Community Development
- San Francisco Department of Homelessness and Supportive Housing
- Housing Accelerator Fund (HAF)
- Home Depot Foundation
- Wells Fargo Foundation
- Conway Family Foundation
- William G. Irwin Foundation

4. *Community Spotlight*

Wells Fargo

Some forms of support are measured in impact. Others are measured in *consistency over time*.

Over the years, Wells Fargo and the Wells Fargo Foundation's support of Swords to Plowshares has grown into a consistent and multifaceted relationship — spanning philanthropic investments, volunteer-powered projects, event sponsorships, and corporate matching gifts from Wells Fargo employees who choose to support Bay Area veterans year after year. Since 2016, that commitment totals to more than \$700,000 in giving.

But numbers alone don't capture what this impact *means for the veterans we serve*.

This year, Wells Fargo is helping us open the doors to our newest permanent supportive housing site at 1035 Van Ness Ave. In September 2025, the Wells Fargo Foundation contributed a \$200,000 grant toward the acquisition of the building. It was a critical gift to move the project forward and advance our mission to create stable, dignified housing for those who have served.



True to form, Wells Fargo isn't just showing up with funding; they're showing up in person. At the end of October, as final renovations wrap up, a group of passionate Wells Fargo volunteers will roll up their sleeves onsite, assembling furniture and tending to the grounds so everything is ready when veterans begin moving in this December.

"Veterans gave everything in service to this country, the least we can do is make sure they have a place to call home,"

says Katy Fitzsimmons, Executive Director, Philanthropy and Community Impact, Wells Fargo. "Housing access and affordability is one of our core philanthropic priorities, and Swords to Plowshares' work with veterans is a powerful example of that priority in action. The opening of 1035 Van Ness represents an important step in expanding opportunities for veterans in the Bay Area."

As we prepare to welcome the first residents at 1035 Van Ness, we're deeply grateful for Wells Fargo's support and understanding that ending veteran homelessness takes more than a single gift. It takes a commitment to showing up, connecting with the population, and matching resources with community-driven solutions.

Meet Kembolyn Leighton

Under Kembolyn's soft smile is a boisterous ability to commandeer a conversation toward her favorite topic — *Law & Order: Special Victims Unit*.

"There's something about crime shows I'm drawn to; it's not just empathizing with the victim. It's watching the process of justice unfold."

As a Black woman veteran, Kembolyn has had to come up with her own understanding of justice. "Growing up, I was used to discrimination. Being in the military didn't change that," she recalls, often entering rooms where she was the only woman. Her eight years of service hold a lot of memories that carry weight to this day. Kembolyn's experiences with military sexual trauma (MST) and racial discrimination led to a mental breakdown, one she says pushed her out of the military.

"It's hard to be a woman, but I'm proud of how I've proven myself, in how I've overcome what I've had to."

At 18 years old, the U.S. Navy was her way out of Texas and toward opportunity. She ended up stationed in Hawaii, where she was part of the team that cleaned up the former training ground and bombing range on Kaho'olawe Island.

Due to its lack of fresh, running water and risk of stepping onto a forgotten explosive, she asserts, "I never saw combat, but I was always in some form of danger."

When she left the military, Kembolyn was focused on strengthening her independence. But navigating PTSD for years on her own proved difficult, and she found herself living on the streets of San Francisco, using alcohol to cope. A visit to the VA introduced her to Swords to Plowshares in 2014. "The first thing I needed was a mailing address, that's why I went to Swords. Then more doors opened."

With Swords' housing and legal support, Kembolyn has overcome homelessness and gained necessary disability income. Critically, with a Swords attorney, she proved her PTSD from MST is service connected. "I tried to apply for a disability claim on my own, but that was denied. Swords was able to convince the VA my experiences were legitimate."

Currently living at our SoMa housing site, Veterans Commons, Kembolyn has settled into a place where she feels fully accepted.

"With all my own ups and downs, it's been Swords that has consistently *treated me with respect.*"

6. Community Spotlight

Keeping His Fight Alive

For Trish Bare, being a monthly donor to Swords means continuing the legacy of her late husband, *Gordon 'Gordy' Erspamer*.

Gordy passed away in 2014, leaving behind a lasting impact in the courtroom and in the lives of many veterans.

A fierce litigator, Gordy was a former partner at Morrison Foerster LLP and a member of Swords' Board of Directors. Representing veterans was a personal commitment for him. Gordy's father, a World War II veteran, passed away from leukemia related to radiation exposure in Bikini Atoll. The VA denied his service-connection claim, and when he passed away, also denied his wife's claim for benefits. This injustice drove Gordy to use his legal prowess to improve the VA for veterans like his father.

Gordy was passionate about expanding benefits for veterans exposed to toxins and radiation, as well as improving the VA's mental healthcare system through legal advocacy.

Gordy's 2007 lawsuit on behalf of veterans exposed a VA mental health system in crisis: years-long appeal delays, over 1,400 deaths among veterans awaiting decisions in just six months, and an average of 18 veteran suicides a day. Even after courts ruled they had no power to intervene, public pressure forced the VA to create suicide-prevention coordinators and a national crisis hotline.

Today, as the VA faces steep staffing cuts, and mental health providers leave in growing numbers, that same fight feels far from finished. Gordy's work is a reminder that progress for veterans isn't permanent — it has to be defended again and again. "I'm very happy to continue supporting the work he believed in so passionately," says Trish. "I know he would still be doing whatever he could to help veterans get the care and justice they deserve. The least I can do is give something to help Swords continue that fight."



If, like Trish, you want to keep a loved one's commitment to veterans alive, consider joining our Frontline monthly donor community. Please scan the QR code:

