



Florida's Plan

To Address The Housing Needs of Domestic Violence Survivors



An Action Plan To Address Housing
Needs of Domestic Violence Survivors in Florida

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Executive Summary

FLORIDA'S PLAN TO ADDRESS THE HOUSING NEEDS OF DOMESTIC VIOLENCE SURVIVORS

EXECUTIVE SUMMARY

Imagine trying to find affordable housing as you are rebuilding your life after domestic violence. You might be lucky enough to find one of the scarce transitional housing units set aside for domestic violence survivors. If not, you may weigh the possibility of returning to an abusive spouse or partner because you have no place else to go. Domestic violence survivors can be found sleeping in their cars, doubled up with family and friends or even living on the streets. Battered women are among the hardest hit by Florida's affordable housing crisis. A recent needs assessment by the Department of Children and Families found that lack of housing was the number one problem facing women escaping violence.

In response to this crisis, the Florida Coalition Against Domestic Violence (FCADV) formed a planning group to take a statewide look at what could be done to address the housing needs of domestic violence survivors. Comprised of housing and domestic violence experts, the Domestic Violence and Housing Planning Group (DVHPG) spent the better part of 2007 examining these issues. In that year's time, Florida's overall crisis in affordable housing worsened as the state grappled with a deepening economic downturn. Against this backdrop, the DVHPG faced the daunting task of recommending significant expansion of efforts at the local and state level to address the housing needs of survivors.

While there are many competing needs for resources at the local level, housing for domestic violence survivors should be on the top of the list. The effects of domestic violence extend well beyond individual families. From the workplace to the schoolyard, domestic violence spills out into our streets and local communities. Domestic violence is a factor in many social problems including teenage pregnancy, drug and alcohol addiction, juvenile crime and poverty. A long-term strategy focused on safety, justice and prevention is needed to reduce and eventually end the violence. Expanding access to safe and affordable housing for survivors is a critical part of this response.

The DVHPG examined the availability of affordable housing generally, as well as the unique barriers facing battered women in finding housing. The plan includes strategies for creating more affordable housing, helping survivors work towards economic self sufficiency, developing permanent housing tailored to the needs of survivors, advocating for improved federal housing policy and enhancing existing services with a stronger focus on housing. FCADV and the state's 42 certified domestic violence centers must play a leading role in implementing these recommendations, and will need additional resources to fulfill this mission.

Executive Summary

Goal 1: Improve the overall availability of affordable housing throughout the State.

The difficulties domestic violence survivors face in finding housing cannot be taken out of context of the overall crisis in affordable housing in Florida. Well over 50% of low income households in Florida cannot afford housing, and those with extremely low incomes are least likely to find housing. Because domestic violence often drives women into poverty, many battered women fall into these categories. By working with other advocacy groups, FCADV and its membership can play a role in helping to expand housing for all Floridians. Housing advocates are working now to protect the Sadowski Housing Trust Fund, a unique funding stream for affordable housing programs in Florida. FCADV and its membership should join with these efforts.

Federal policy also plays a role in the availability of housing in Florida. FCADV is encouraged to work with national advocate groups such as the National Network to End Domestic Violence to improve federal policy addressing vouchers and to be part of exciting efforts such as the National Housing Trust Fund. The involvement of domestic violence advocates will bring additional voices to these coalitions.

Goal 2: Enhance the economic stability of domestic violence survivors so that they can secure and maintain housing.

Helping survivors become financially independent is an important strategy for improving housing options. Financial literacy training, credit counseling and mentoring are increasingly being used to help survivors recover financially from abuse. FCADV's innovative STEPS initiative pilots these strategies in two areas of the state, and could be replicated and expanded to create more economic opportunities for battered women. Since the majority of women on public assistance are past or current victims of domestic violence, building partnerships with Regional Workforce Boards should also be a key part of the response. Enhancing linkages with other key partners such as anti-poverty organizations, employers, Chambers of Commerce and policy makers can help bring more of a focus on the economic challenges facing women who have been abused.

Goal 3: Increase access to affordable housing specifically for domestic violence survivors.

In addition to the general lack of affordable housing, domestic violence survivors face a unique set of barriers related to the abuse they have suffered. Initiatives that address these barriers include intensive housing placement, advocacy with landlords and the development of permanent housing specifically for victims of domestic violence. The Florida Housing Finance Corporation (FHFC) is to be commended for including housing for domestic violence survivors in their 2008 Special Needs cycle for funding. Like most non profits, few domestic violence centers have experience with housing development. Because of the efforts of FHFC, domestic violence centers can now receive technical assistance through the Catalyst Program of the Florida Housing Coalition. FCADV should continue its relationships with FHFC to ensure that policies and funding for housing development reflect the needs of domestic violence survivors.

Executive Summary

Goal 4: Enhance access and safety for domestic violence survivors in federal and state-funded housing.

In 2005 Congress reauthorized the Violence Against Women Act and included new protections for survivors in public and voucher-assisted housing. These provisions were created in response to the growing problem of battered women being evicted due to the violence committed against them. To ensure proper implementation of these new protections, public housing authorities, domestic violence advocates and survivors must be educated about the new law. Domestic violence centers must establish strong working relationships with public housing authorities. Florida also has an opportunity to lead the way by expanding these provisions for state-funded affordable housing programs. Enhancing safety for survivors living in housing developed with state and federal funding is a worthy goal for FCADV and FHFC to pursue.

Goal 5: Improve the services that will allow survivors to maintain safe housing.

Providing a range of services to help women find and keep housing is an important part of this plan. Advocates should be working pro actively with women to help them locate places to live, and providing advocacy with landlords to waive potentially negative factors that could stand in the way. Once women secure housing, supportive services can also be an important part of their safety net. However, domestic violence centers need additional resources to provide these intensive services. Transportation is also a major barrier for many people trying to live and work in Florida. Innovative ideas and creative new thinking is needed to address this problem. Finally, additional work needs to occur to improve services to women living in homeless shelters and on the streets. Most homeless women have experienced domestic or sexual violence at some point in their lives, yet their needs are often not included in planning for services. Domestic violence centers and service providers need to improve their ability to assist homeless survivors of domestic violence, as well as to enhance public policy addressing this intersection.

IMPLEMENTATION

The DVHPG strongly advised FCADV to play a leadership role in coordinating the implementation of this plan. Additional resources will be needed for both FCADV and local domestic violence centers to work on the goals, strategies and recommended action steps. While it is a difficult time in the state's economic history to propose spending additional resources, it is a worthy investment in bringing battered women one step closer to freedom.

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FCADV dedicates this plan to Wendy Crook who was a member of this committee and passed away October 21, 2007. Dr. Crook's work on the intersection between domestic violence and homelessness demonstrated her commitment to developing a comprehensive response to both social problems. Dr. Crook was the director of the Institute for Family Violence Studies at the Florida State University College of Social Work.

Introduction

The goal of this project is to work pro actively across systems to improve access to safe and affordable housing in Florida for battered women and their children. In April 2007, the Florida Coalition Against Domestic Violence assembled a workgroup comprised of housing and domestic violence experts to develop this plan to address the housing needs of domestic violence survivors. The Domestic Violence and Housing Planning Group (DVHPG) included representatives of domestic violence centers, the Florida Supportive Housing Coalition, the Florida Housing Finance Corporation, Department of Children and Families and public housing authorities. The group convened six times throughout 2007 to identify the gaps in housing and develop recommendations to address these gaps. The group explored federal and state policy, funding, service delivery and capacity-building for providers.

The Domestic Violence and Housing Planning Group identified eighteen issues that affect housing for domestic violence survivors, ranging from lack of available units to the economic effects of abuse. The group examined macro level issues affecting housing generally, as well as the specific obstacles facing survivors as a result of domestic violence. From these eighteen issues, five priority goal areas were identified. Guiding principles also emerged from the planning group discussions, and these principles helped frame the strategies and recommended action steps.

Implementing these strategies and recommendations will require a shifting of resources and expansion of priorities at the local and statewide level. Advocates working to end domestic violence around the country and in Florida have spent the better part of this and the last decade focusing extensively on the legal and criminal remedies. This focus came about because of the experiences of survivors within these systems, and was a necessary part of the response to domestic violence. While it remains important to work on reforming the criminal justice and legal systems, these remedies alone cannot address the fundamental needs of survivors in rebuilding their lives after violence.

While only about half of the women who come into emergency shelters have any involvement with the criminal justice system, nearly all survivors struggle with housing instability, and many return to abusive partners because they have no place else to go. A focus on housing has the potential to reach many survivors who are not served by legal remedies, and will require domestic violence centers to substantially expand their work on the local level. The DVHPG was cognizant, however, of the limitations of existing resources in supporting this expanded focus.

Florida's certified domestic violence centers are facing many challenges in their work. These service providers are currently struggling to maintain existing services in emergency shelters, outreach and community programs. Funding cuts have caused centers to cut back staff and eliminate some of their programming. Economic trends and loss of tax revenue facing the state as a whole are expected to cause further erosion of social services in local communities. Given this climate, the planning group faced the daunting task of recommending significant expansions at a time of dwindling resources. An investment in housing, however, will go a long way in improving safety for domestic violence survivors.

Introduction

As a starting point, the Domestic Violence and Housing Planning Group strongly recommends that the Florida legislature provide additional funding for local domestic violence centers to expand their focus on housing. This recommendation echoes that of the Department of Children and Families 2006-2007 Domestic Violence Needs Assessment. This study found that housing was the greatest urgent need facing domestic violence victims, and recommended that services be established in each county to help victims find homes.¹

Florida's 42 certified domestic violence centers form the backbone of the response to domestic violence throughout the state. By strengthening their efforts, many of these recommendations can be implemented. With additional resources, these centers can play the crucial role of educating housing providers and coordinating efforts with public housing authorities, affordable housing developers, homeless coalitions and local governments.

The Florida Coalition Against Domestic Violence is able to provide significant leadership toward the implementation of this plan, which includes a wealth of strategies. FCADV's role will include working closely with the Florida Housing Finance Corporation, state agencies and the legislature, as well as coordinating between the local, state and national level. FCADV will also provide technical assistance and capacity-building for domestic violence centers to strengthen housing opportunities for survivors. Four years of recurring funding from the Florida legislature would support FCADV in fulfilling this role.

As a starting point, the Domestic Violence and Housing Planning Group strongly recommends that the Florida legislature provide additional funding for FCADV and for local domestic violence centers to expand their focus on housing. This recommendation echoes that of the Department of Children and Families 2006-2007 Domestic Violence Needs Assessment. This study found that housing was the greatest urgent need facing domestic violence victims, and recommended that services be established in each county to help victims find homes.¹

Goals & Guiding Principles

GOALS

1. Improve the overall availability of affordable housing throughout the State.
2. Enhance the economic stability of domestic violence survivors so they can secure and maintain housing.
3. Increase access to affordable housing specifically for domestic violence survivors.
4. Enhance access and safety for domestic violence survivors in federal and state-funded housing.
5. Improve the services that allow survivors to maintain safe housing.

GUIDING PRINCIPLES

- We reaffirm the importance of supporting a range of options to meet the housing needs of survivors. Emergency shelter, transitional housing, permanent housing and service-enriched housing are all an important part of the response to domestic violence.
- The housing needs of domestic violence survivors cannot be taken out of the context of the trends and issues affecting affordable housing generally. Legislative advocacy and policy change are fundamental to improving housing for all people including domestic violence survivors.
- Domestic violence centers and other providers involved in implementation should not have to fit a specific model, but can instead consider how various strategies might work for their communities. Creative and innovative solutions tailored to local communities are encouraged.
- Providers are encouraged to leverage existing resources and build new partnerships to implement the recommendations. No one organization has to do it all.
- The planning and implementation process should be coordinated at the local and state levels in partnership with other stakeholders including homeless coalitions, affordable housing developers, the Florida Supportive Housing Coalition and others working to expand housing options.

The Housing Crisis in Florida

Florida is on the front lines of the nation's growing crisis in affordable housing. In 2005, nearly 40% of Florida households were cost-burdened by housing, meaning they were paying more than 30% of their monthly income in housing costs.² According to a 2005 report produced by the Research Institute on Social and Economic Policy at Florida International University:³

- ◇ Well over 50% of low-income households cannot afford housing.
- ◇ 70% of extremely low income households cannot afford adequate housing.
- ◇ Women are more likely to be very low wage earners than men, with immigrant and minority women the most likely to be in this economic category.

Public and voucher-assisted housing can play an important role in helping low income families find housing, yet these resources are increasingly overburdened. The Shimberg Center on Affordable Housing reports that in 2004, there were 55,000 households on the waiting list for public housing, while the actual number of rental units was only 41,000. The waiting list for housing vouchers is closed for as much as five years in some areas of the state. Federal funding for affordable housing has decreased over the past decade even as the need for such housing continues to grow. For the fiscal year 2006, the amount of funding approved by Congress for affordable housing and community development programs in HUD was nearly \$3.3 billion below the 2004 level, when adjusted for inflation.⁴

Extremely low-income households are hit hardest by the lack of affordable housing. The greatest housing instability is among households earning less than 30% of the area median income. In Florida, there are 131,210 units with rents that are affordable to extremely low income households, but there are at least 348,524 households at this income level.⁵ Many battered women fall into this category.

The relationship between domestic violence and poverty is complex. Many women become poor through domestic violence, and poverty then keeps them trapped in abusive relationships. The majority of battered women report being harassed by their abusers in the workplace, and 30% lose their jobs due to domestic violence. Other tactics of economic abuse include accumulating large debts in the victim's name and hiding assets. Such abuse affects the credit ratings of victims and further sabotages their efforts to live independently. Landlords frequently use credit reports to screen tenants and deny housing.

Many of the tools that have been developed to address domestic violence such as calling the police, seeking protective orders, and pursuing criminal charges do not address the financial realities of living with violence. Women already living in poverty know that leaving an abusive partner can be the tipping point into homelessness. Research consistently finds the majority of homeless women are fleeing domestic violence. A stunning 92% of homeless women have been victims of domestic violence or sexual assault at some time in their adult lives.⁶ Shelter workers frequently report women return to abusive partners because they have no place else to go.

The Housing Crisis in Florida

Florida's domestic violence centers provide emergency shelter to nearly 14,000 women and children each year. As important as these services are, they meet only the immediate need for housing. Most lengths of stay in emergency shelters are limited to 45 days, allowing those in the most danger, access to immediate bed space. According to the Department of Children and Families 2007 Capital Needs Assessment, only nine of Florida's domestic violence centers currently have transitional housing facilities where survivors can stay longer. These transitional housing programs are meeting a critical need for interim housing and supportive services, but are generally time-limited to a 24 months or less.

In summary, the housing barriers faced by domestic violence survivors are compounded by the housing crisis affecting the state as a whole. Lack of affordable rental housing, diminishing federal funding for public and voucher housing and the unique barriers facing survivors of domestic violence are daunting obstacles. The DVHPG hopes this plan will spark new partnerships and creative solutions to meet these challenges.

How To Use This Plan

Florida's plan to address the housing needs of domestic violence survivors is intended to be a blueprint for moving forward. The plan includes recommendations for domestic violence service providers, FCADV, state agencies, policy makers, statewide associations and community activists. The DVHPG hopes the strategies and recommendations will be a starting point for building partnerships at the local and statewide level.

FCADV will be working to integrate legislative, funding and policy goals on housing into the organization's mission. Some recommendations can be implemented within existing resources, while others will require new funding sources and legislative action. Since many of these recommendations are geared towards domestic violence centers, additional funding sources will need to be identified to strengthen their capacity to do this work.

This document can be used to generate interest among funders and policy makers in supporting new and additional funding to address the housing crisis for domestic violence survivors. Communities are encouraged to adapt the models presented to their unique local needs and to explore new, creative ideas. The plan includes recommendations for involving domestic violence advocates in the larger goal of improving affordable housing for all Floridians, as well as addressing the specific housing barriers facing domestic violence survivors.

GOAL 1

IMPROVE THE OVERALL AVAILABILITY OF AFFORDABLE HOUSING THROUGHOUT THE STATE

BACKGROUND

The housing needs of domestic violence survivors cannot be taken out of the context of the general lack of affordable housing. Florida has a unique opportunity to address this crisis by fully utilizing the Florida Affordable Housing Trust Fund. Established by the Sadowski Act and supported by documentary taxes on real estate transactions, the Trust Fund provides funding for local governments and the Florida Housing Finance Corporation's affordable housing loan and grant programs. While the Sadowski Act generates more than \$400 million annually, the Florida legislature has imposed a cap on the amount of funds that can be appropriated each year for affordable housing. In the 2008 legislative session, the amount of funds appropriated decreased by 22% and \$250 million was swept out of the fund to be used for other purposes.

Housing and homeless groups, statewide associations and housing developers have formed a coalition to advocate with the legislature to lift the cap and ensure ongoing funding for affordable housing. The group includes the Florida Homebuilders Association, the Florida Association of Realtors, the Florida League of Cities, the Florida Association of Counties, Florida Impact, the Florida Supportive Housing Coalition and Florida Legal Services, among others. The involvement of FCADV and its membership would bring additional voices to this coalition.

Housing availability is complicated by aging housing stock and expiring affordable housing contracts. Condominium conversions have added to this picture of diminishing rental housing. The Florida Affordable Housing Study Commission issued a report in 2006 encouraging public and private sector involvement in housing preservation. The recommendations included providing training for nonprofit housing developers, public housing authorities and local governments, to undertake housing preservation initiatives.⁷ One of the topics recommended in the training is developing coalitions and partnerships in support of local preservation efforts.⁸ Domestic violence centers can be an important partner in such coalitions.

A critical population that must be served through affordable housing programs is those earning less than 30% of the area median income. In 2006, the legislature appropriated \$30 million from the Housing Trust Fund to provide housing for these families. In 2007, only half these funds were appropriated. In 2008, no budgetary request was made for ELI funding. Requiring that an equitable portion of affordable housing be targeted to ELI families is an important step in reaching the most needy Floridians, including many women who have experienced domestic violence.

Goal 1

The Florida Supportive Housing Coalition (FSHC) recently completed Common Sense: A Strategic Plan to Provide Supportive Housing Throughout Florida. In this plan, FSHC notes that many people with special needs have incomes much lower than 30% area median income (AMI), and recommends that a Tenant-Based Rental Assistance Program (TBRA) be created to help further subsidize their housing. FSHC has laid out a number of steps that should be taken to create the statewide TBRA. FCADV should become involved in these efforts.

The factors affecting affordable housing in Florida are complex and often involve multiple funding sources and complicated policy issues. Understanding these trends, issues and funding streams can be daunting for domestic violence advocates seeking to become involved in the process. FCADV can help by training advocates to understand how affordable housing funding works in Florida and what the most critical advocacy points might be for increasing the availability of affordable housing at the local and state level.

In addition to state funding issues, federal policy also has a strong influence on the availability of affordable housing. The overall HUD budget has been trending downwards in recent years even while the need for housing assistance continued to grow. Chronic under-funding of the Public Housing Operating Fund contributed to the deterioration and loss of public housing units. Shortfalls in Section 8 project-based rental assistance, threaten to further erode the availability of housing for low-income families. Proposals to fund the voucher program have fallen short of the need for such assistance.

The Housing Choice Voucher program has also suffered from instability in its funding distribution formula. In the two-year period from 2004-2006, Florida lost nearly 3,000 vouchers. While Congress corrected this problem in its subsequent appropriations bills, the solution has yet to be codified in federal statute. The Section 8 Voucher Reform Act (SEVRA), now pending in Congress, would stabilize this formula by providing public housing agencies with an annual budget based on vouchers in use and their average cost in the prior year.

Housing advocates working on the federal level believe this legislative will play an important role in strengthening the voucher program. SEVRA improves the funding mechanisms for voucher portability, making it easier for voucher holders to move, an important provision for domestic violence survivors. SEVRA also includes provisions that will encourage preservation of affordable housing by increasing the percentage of vouchers that may be project-based. As of May 2008, SEVRA has passed in the U.S. House of Representatives and was just introduced in the Senate.

Even after SEVRA passes Congress, advocacy is still needed each year in the appropriations process to ensure that voucher programs are adequately funded. National housing advocates recently launched a campaign for 100,000 new vouchers to help local communities provide more assistance. National, state and local domestic violence organizations should join forces with housing groups to advocate to protect and expand voucher funding.

Goal 1

The National Housing Trust Fund Campaign is a promising initiative to create a dedicated source of funding for the production, preservation and rehabilitation of 1.5 million affordable housing units over ten years. At least 75% of the funds for rental housing must benefit extremely low income households. This legislation passed by Congress in 2008 with broad support from advocates, local governments, lenders, religious leaders and policy-makers and was signed by President Bush. Domestic violence advocates should become more actively involved in the campaign to fully fund the Housing Trust.

The National Network to End Domestic Violence (NNEDV) is the membership association of state domestic violence coalitions and the leading advocacy group on federal issues related to domestic violence. NNEDV played a key role in advocating for the passage of the Violence Against Women Act (VAWA) and works every year on appropriations issues affecting funding for domestic violence services. This organization helped spearhead the provisions related to housing in VAWA and is well positioned to play an important role in encouraging broader housing policy that expands affordable housing.

Goal 1

1.1 Strategy: Join with local and statewide efforts to protect and expand funding for affordable housing in Florida.

✓ RECOMMENDED ACTION STEPS

- FCADV should be a part of the Sadowski Coalition advocating for full funding of the Florida Housing Trust Fund.
- FCADV should continue to provide training for domestic violence centers on affordable housing funding programs in Florida and ~~becoming~~ involved in advocacy efforts to increase funding.
- ~~The Florida legislature should require that an equitable portion of all housing produced through Florida Housing Finance Corporation rental programs is reserved for extremely low-income (ELI) households.~~
- FCADV should join with other groups advocating for a state-funded Tenant Based Rental Assistance program for ELI households with special needs.

1.2 Strategy: Join with local, state and national efforts addressing preservation of affordable housing.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should be encouraged to partner with affordable housing developers on preservation strategies in their local communities.
- Domestic violence centers should be a part of local housing coalitions working to maintain affordable housing.

1.3 Strategy: Advocate with policy makers at the federal level to improve federal funding and housing policy.

✓ RECOMMENDED ACTION STEPS

- FCADV and its membership should urge Congress to pass the Section 8 Voucher Reform Act (SEVRA) to stabilize the funding formula, improve housing conditions and simplify the rules governing rent in voucher housing.
- FCADV and its membership should participate in national advocacy campaigns to adequately fund HUD's housing assistance programs, including public housing, vouchers, project-based rental assistance and McKinney/Vento homeless assistance programs and should urge NNEDV to provide leadership for this advocacy.
- FCADV and its membership should advocate for Congress to provide full funding for the National Affordable Housing Trust Fund.

GOAL 2

ENHANCE THE ECONOMIC STABILITY OF SURVIVORS SO THAT THEY CAN SECURE AND MAINTAIN HOUSING

BACKGROUND

The DVHPG felt strongly that improving the economic stability of survivors should be included in this plan addressing housing. Advocates have long recognized that economic dependence limits women's options and can make them more vulnerable to ongoing domestic violence. Perpetrators often use financial controls to keep victims dependent and trapped in abusive relationships. The majority of battered women report being harassed in the workplace, and as many as 30% lose their jobs due to domestic violence. In addition to sabotaging employment, perpetrators often run up debt and destroy their victims' credit ratings. Poor credit scores and spotty employment histories present difficult barriers for survivors in obtaining housing.

Battered women are also affected by economic trends facing the state as a whole. Florida continues to have a disproportionate number of low wage jobs, and women often bear the brunt of these economic conditions. The poverty-rate for female-headed households in Florida is three times as high as the rate for all families.⁹

FCADV has led the way in addressing these challenges by creating STEPS, an innovative program addressing economic stability for survivors of domestic violence. Funded by the Allstate Foundation, STEPS (Support, Training, Education for Personal Success) is guided by a vision of fostering economic self-sufficiency through financial education, skill-building, credit counseling and mentoring. Two domestic violence centers serving very different areas of Florida participated in this pilot project. Another Way serves six rural counties in North Central Florida, while Aid to Victims of Domestic Abuse (AVDA) serves the diverse urban area of Delray Beach.

Another Way developed a 12-week financial education and skill-building series tailored to the specific needs of domestic violence survivors. Participants learned budgeting, financial management, employment preparation and preparing tax returns. Most participants qualified for the Earned Income Tax Credit and received refunds that helped them work towards financial goals. Participants were given laptop computers where they learned set-up, security, email and word processing. They also learned how to use QuickBooks, a valuable skill in seeking employment in the small businesses community.

"I have not worked in many years, so the calls on how to apply for a job gave me the confidence to go and try. The tax class made me aware of things I may have been doing wrong. This is the most I have learned since the third grade"

STEPS participant

Goal 2

AVDA focused their STEPs initiative on mentoring and credit counseling for battered women in emergency shelter, transitional housing and outreach programs. Survivors from emergency shelters, transitional housing and outreach programs participated in the project. Mentors were recruited from local women's clubs and professional associations. Rather than one-on-one mentoring sessions, which can exacerbate the unequal balance of power in mentoring relationships, AVDA created mentoring circles that brought survivors and mentors together in a more egalitarian environment. AVDA also built a partnership with Consumer Credit Counseling to help women learn about credit and how to improve their credit scores.

Financial education may also play a role in prevention strategies for young women. By focusing on economic independence early on, young women may be less vulnerable to the economic dependence that can keep women trapped in abusive relationships. FCADV currently has a major initiative focused on helping communities develop prevention strategies for ending violence against women. Equipping young women with skills to take care of themselves financially can be a part of such strategies.

Working with women receiving public assistance is another important strategy. Nearly all the studies that have investigated the issue had found that over half of the women receiving welfare said that they had experienced physical violence by a male partner at some point in their adult lives. Most women receiving welfare also reported physical and/or sexual abuse in childhood.¹⁰ Public assistance can play an important role in helping battered women rebuild their lives. However, when a woman is dealing with or recovering from violence, she may have difficulty complying with the requirements for such assistance. In recognition of these dynamics, federal law provides states the option of developing programs to address the issue of domestic violence for recipients of assistance through the Temporary Assistance to Needy Families (TANF) program. Florida has taken this option.

The Florida legislature has passed several mandates related to domestic violence. Section 445.006 (6)(a), F.S. requires that Workforce Florida include strategies in their Strategic Plan that foster the provision of support services to reduce the incidence and effects of domestic violence on individuals and children in families receiving cash assistance. In addition, Florida law allows domestic violence victims exemptions from work requirements if their safety is threatened, as well as if they are unable to work due to mental and physical impairments caused by past occurrences of domestic violence, among other provisions. Effective implementation of these provisions requires strong working relationships between domestic violence centers and Regional Workforce Boards (RWBs).

The Agency for Workforce Innovation (AWI) is responsible for issuing the Domestic Violence Program Final Guidance Paper to assist RWBs and others in implementation of the domestic violence requirements. AWI will be updating the Final Guidance Paper to reflect the elements of the Final TANF Rule published February 2008 ensuring that states are not penalized for failing to meet required work participation rates if they did not meet these rates due to domestic violence waivers. This is important information for RWBs.

Goal 2

In addition to making public assistance more responsive to the needs of survivors, helping women build assets is an important long-term strategy for economic independence. Florida law allows RWBs to establish Individual Development Accounts (IDAs) that help promote education, home ownership and micro-enterprise development yet resources are unavailable to fund these initiatives. There are, however, a number of IDA programs at community-based organizations throughout the state. Prosperity Campaigns in particular show ~~promise in coordinating~~ between community-based organizations and RWBs to provide IDA programs for participants.

Along with building relationships with existing IDA programs, domestic violence centers might consider developing IDA initiatives that are more tailored to the ~~financial needs of battered women~~. Most IDA models require that participating individuals must save for one of three goals: buy a home, further education or start a business. ~~For many domestic violence survivors, savings goals that will assist them in achieving financial stability are not encompassed by these three areas.~~ Modifications of IDA models have emerged that use non-federal sources of match. Often referred to as "Personal Development Accounts," these programs provide flexibility in savings goals closely tailored to the needs of the individual. A prototype program, with a source of match for savings other than the federally funded program, would be an effective model to allow survivors to save towards goals that specifically match their needs as they recover from violence and rebuild their lives.

None of these economic development strategies will be successful without strong partnerships. Domestic violence centers should work more closely with RWBs, local Chambers of Commerce, community-based organizations and other partners to improve the economic situation of survivors of domestic violence. One such successful partnership is thriving in Gainesville, Florida. Peaceful Paths has partnered with the Central Florida Community Action Agency to provide comprehensive case management services to victims of domestic violence who are eligible for their self-sufficiency and transition services. The partnership allows better access to the program, which includes funds for education, transportation, and housing. Serving as a model for the state, this partnership demonstrates what is possible when organizations come together to serve victims of domestic violence.

Goal 2

2.1 Strategy: Provide financial education as both an intervention and prevention strategy.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should consider modeling financial education programs after Florida's successful STEPs initiative.
- Domestic violence centers should build partnerships with Consumer Credit Counseling Agencies to facilitate referrals for credit counseling.
- FCADV should link existing prevention efforts with financial education that equips young women to become financially independent early in life.
- Domestic violence centers should consider building partnerships with organizations already providing financial education programs.

2.2 Strategy: Create partnerships and advocacy with Regional Workforce Boards and Private Employers.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should build relationships with Regional Workforce Boards to facilitate referrals for services and develop interagency agreements for services and training.
- Domestic violence centers should work with RWBs and community-based organizations to refer participants to local IDA programs and Prosperity Campaigns.
- FCADV should work with the Agency for Workforce Innovation to ensure that the Domestic Violence Program Final Guidance Paper is updated to reflect the elements of the TANF Final Rule published in February 2008 and that RWBs are educated about the provisions on domestic violence victims and work participation rates.
- Domestic violence centers should educate Chambers of Commerce about domestic violence and implementation of the new law governing leave time for victims of domestic violence.

2.3 Strategy: Work with policy makers to raise awareness about the link between domestic violence and economic challenges.

✓ RECOMMENDED ACTION STEPS

- FCADV should continue to provide technical assistance to domestic violence centers about building linkages with IDA programs.
- FCADV should encourage the development of a prototype I DA/Personal Development Account program at the local level that is tailored to the needs of domestic violence survivors.
- FCADV should advocate for the elimination of asset testing for public benefits in administrative rule and state plans.
- FHFC should link up first time home buyer programs with IDA match programs.
- FCADV should develop linkages with the statewide micro-enterprise association and provide information to domestic violence centers about micro-lending programs in local communities.

2.4 Strategy: Strengthen the focus on economic advocacy for survivors of domestic violence among policy makers and service providers.

✓ RECOMMENDED ACTION STEPS

- FCADV should engage the top leadership of domestic violence centers in discussions of capacity, time and resources to pursue economic advocacy.
- FCADV should convene meetings with the top state officials to provide education about the link between domestic violence and economic challenges and discuss solutions.
- FCADV should highlight and promote successful partnerships between domestic violence centers, anti-poverty groups and other stakeholders working on economic advocacy.

GOAL 3

IMPROVE ACCESS TO AFFORDABLE HOUSING SPECIFICALLY FOR DOMESTIC VIOLENCE SURVIVORS

BACKGROUND

In addition to the general shortage of affordable housing, battered women face unique barriers related to domestic violence when seeking housing. The dynamics of domestic violence often leave their mark on credit and criminal histories. Victims may be threatened and intimidated into engaging in criminal activities, including prostitution, ~~drug trafficking and fraud~~. Along with low credit scores, ~~criminal records~~ can be barriers to survivors obtaining housing. Housing outreach should include advocating with landlords to waive these factors when they are related to domestic violence.

Cindy was living in an apartment with her boyfriend and young child. She was working full-time making \$7.00 per hour. Cindy's boyfriend told her that if she left him, he would not pay rent on their joint apartment and the eviction would go on her credit. When Cindy left the abusive situation, her boyfriend made good on his threats. He continued living in the apartment without paying rent until eviction proceedings began. Then he moved in with his family and the eviction was recorded on Cindy's credit. Cindy has been participating in our services and has found a higher paying job, but she continues to be overwhelmed by her credit issues.

Advocate at a transitional housing program

In addition to local advocacy, changes in federal policy can also improve housing opportunities, specifically for battered women. The recent trend in McKinney/Vento funding shows moving the "chronically homeless" into permanent housing. While originally a well-intended initiative designed to move homeless people off the streets and into long-term housing, this trend has had unintended consequences for families. Because the definition of chronically homeless is limited to single adults with disabilities, families with children are not being served by these initiatives. There are various proposals circulating in Congress for McKinney/Vento reauthorization that would provide greater flexibility for homeless assistance programs. Domestic violence advocates should support language that broadens the focus of homeless assistance programs beyond the chronically homeless to include families and others in need of help.

Federal housing policy has also been moving away from transitional housing. Some housing advocates have expressed the view that transitional housing has not been an effective method of reducing homelessness. While some populations may not be well-served by transitional housing, domestic violence survivors often report these services have been valuable in helping them reestablish themselves. Ongoing court cases and the unpredictable behavior of perpetrators, may keep some women from

Goal 3

permanently relocating or settling down within a community. Transitional housing can play an important role in providing stability during this difficult period. The DVHPG believes that both transitional and permanent housing are important to the continuum of services for domestic violence survivors.

The Florida Housing Finance Corporation (FHFC) recently created a new opportunity for permanent housing for domestic violence survivors within their Special Needs funding cycle. They are to be commended for their commitment to Special Needs housing and for including housing for domestic violence survivors. Since this application requires experience with housing development, few domestic violence centers are likely to apply in the first year. Partnerships need to be encouraged between domestic violence centers and housing developers to pave the way for successful applications in future cycles. This year, \$13 million was distributed through the Special Needs cycle, with projects limited to \$3 million in funding. Additional local and federal funding sources are needed to support these initiatives. Domestic violence centers interested in permanent housing development need to become familiar with these funding streams. In addition to the Special Needs cycle, domestic violence centers may want to build partnerships with developers to apply for funding through the FHFC Universal cycle.

Domestic violence centers have the opportunity to learn more about housing development through the technical assistance offered by the Catalyst Program. Funded by FHFC and provided by the Florida Housing Coalition, the Catalyst Program provides community-based organizations, state agencies and local governments with technical assistance to meet affordable housing needs. This assistance includes training on the development of affordable housing programs, public/private partnerships, training on project financing, leveraging, achieving state and federal compliance and project completion. FCADV is working with the Catalyst Program in tailoring this training to the specific needs of domestic violence centers.

The DVHPG reviewed several models for permanent housing for domestic violence survivors. Most permanent housing for domestic violence survivors uses a service-enriched model where survivors can take advantage of voluntary services as needed. The DVHPG endorsed the principles from National Low Income Housing Coalition's Principles for Housing Plus Services as a guide for service-enriched housing.

One successful model for permanent housing is the New Destiny Housing Corporation. The mission of New Destiny Housing Corporation is to increase the housing and services available to low-income survivors of domestic violence in New York City. New Destiny has developed five permanent housing projects ranging from eight to thirty-eight units. Projects are funded through a combination of city and state grants, loans and federal tax credits. NDH manages the properties and provides voluntary services to tenants. Services include legal advocacy in protective orders, child custody and immigration, and activities for children and referrals for a wide range of needs. NDH believes in building relationships with tenants so that they can reach out for services when they most need them. NDH can serve as a model for domestic violence centers as they consider moving into permanent housing development.

Goal 3

As an alternative to building new housing, some programs have focused instead on providing intensive housing outreach services. One such program is Home Free in Portland, Oregon. A team of six mobile advocates help women find and keep housing. Landlords are informed that Home Free will be providing financial support and services for an extended period of time, which has proved helpful in getting them to waive negative factors in a survivor's background. Home Free provides direct rental assistance for an individualized period of time and helps women reestablish their credit by putting leases in the survivors' name. Advocates work with women to find employment and build financial stability. Services include monthly home visits, regular telephone calls and advocacy with various systems. Home Free also has a specialized program working with Hispanic/Latino families and specific barriers survivors may face within their communities as well as in the larger society. Home Free is currently involved in a long-term study with the Centers for Disease Control to evaluate the effectiveness of their services in helping women avoid violence.

The Home Free and similar models can be adapted to the needs of survivors in Florida. Housing developers working to fill ELI units have noted that families receiving services seem better able to stay in housing. Domestic violence centers could partner with developers to provide service-enriched housing to survivors in ELI units. Centers could also establish similar intensive outreach programs advocating with landlords to waive negative background factors related to domestic violence.

Domestic violence centers cannot take on this intensive work without additional resources focused on housing. An allocation of \$2.1 million would provide housing specialists at each of the state's 42 certified domestic violence centers.

As an alternative to building new housing, some programs have focused on providing intensive housing outreach services instead. One such program is Home Free in Portland, Oregon. A team of six mobile advocates help women find and keep housing. Landlords are informed that Home Free will be providing financial support and services for an extended period of time, which has proved helpful in getting them to waive negative factors in a survivor's background. Home Free provides direct rental assistance for an individualized period of time and helps women reestablish their credit by placing leases in the survivors' name. Advocates work with women to locate employment and build financial stability.

Goal 3

3.1 Strategy: Address barriers survivors face obtaining rental housing as a result of domestic violence including bad credit and criminal histories.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should build on existing links with Realtor Associations, Chambers of Commerce and landlord associations to provide education about domestic violence and its effect on credit and criminal histories.
- FCADV should develop informational materials about the effects of domestic violence on credit and criminal history that can be distributed locally.
- Domestic violence centers should advocate with private landlords to waive negative credit and criminal histories for survivors.
- FCADV should advocate for a statewide, set-aside Tenant Based Rental Assistance program with the Home program, tailored to the needs of domestic violence survivors.
- Domestic violence centers should build relationships with Public Housing Authorities and advocate for using their discretion to waive credit history and criminal background for domestic violence victims. (See 4.1)
- FCADV should continue working with FAHRO to encourage policies that support domestic violence survivors.

3.2 Strategy: Maintain federal funding and support for transitional housing for domestic violence survivors.

✓ RECOMMENDED ACTION STEPS

- FCADV should work with transitional housing providers to perform a cost-benefit analysis of transitional housing services.
- FCADV should advocate for McKinney/Vento reauthorization that includes expanding the focus of homeless assistance to include families with children and that codifies the local Continuum of Care process.
- FCADV should work closely with NNEDV and national advocacy groups working on family homelessness issues in federal policy.

3.3 Strategy: Strengthen statewide policy addressing the housing needs of survivors.

✓ RECOMMENDED ACTION STEPS

- The Florida legislature should amend Chapter 420.622 to add a representative of FCADV to the Council on Homelessness.
- FCADV should include housing and economic indicators in their data collection plans for domestic violence centers.
- DCF should prioritize implementation of the housing recommendations in the domestic violence needs assessment.
- The Florida legislature should pass proposed legislation allowing victims of domestic violence to terminate of leases in rental housing in order to escape domestic violence.
- FCADV should continue to advocate with FHFC and represent the needs of survivors in public comment on rule development for the Universal Cycle and other funding proposals.

3.4 Strategy: Explore models for creating permanent housing for survivors.

✓ RECOMMENDED ACTION STEPS

- FHFC should continue to include domestic violence survivors as an identified population in the Special Needs cycle.
- FHFC should provide scoring incentives for the development of affordable housing for domestic violence survivors in the Universal Cycle.
- The Florida legislature should create a set-aside within SAIL for special needs populations.
- The Florida legislature should establish funding for ELI units as a permanent allocation within the Trust Fund according to the need in the state.
- FCADV should become familiar with nonprofit housing developers throughout the state and build links with domestic violence centers in their communities.
- Domestic violence centers should work with affordable housing developments to fill ELI units and provide supportive services to help these tenants maintain housing.
- DCA should notify local governments that federal law now requires identification of domestic violence needs and priorities in the HUD Consolidated Plan and encourage links with local domestic violence centers.
- Domestic violence centers should provide intensive housing placement services for survivors they are currently serving in emergency shelter, transitional housing and outreach programs.

Goal 3

3.5 Strategy: Strengthen the capacity of domestic violence centers to address housing on both an individual and systems level.

✓ RECOMMENDED ACTION STEPS

- FCADV should encourage domestic violence centers to build relationships with local SHIP administrators, PHAs, and affordable housing developers.
- FCADV should work with the Catalyst program to enhance the capacity of domestic violence centers to partner with developers to create housing for survivors.
- The Florida legislature should provide \$500,000 in recurring funding to FCADV, for a four-year period to implement the recommendations in this report and further build the capacity of Florida's domestic violence centers.
- The Florida legislature should provide \$2.1 million dollars to establish housing advocates to serve clients at all certified domestic violence centers.
- FCADV should develop a Housing Action Team made up of advocates who will be trained in local, state and federal housing policy.

GOAL 4

ENHANCE ACCESS AND SAFETY FOR DOMESTIC VIOLENCE SURVIVORS IN FEDERAL AND STATE FUNDED HOUSING

BACKGROUND

In 2005 Congress expanded the Violence Against Women Act (VAWA) to include housing protections and enhancements for domestic violence victims, dating violence and stalking, seeking or living in public and voucher assisted housing. The housing protections in VAWA were developed as a result of victims reporting that they were being denied housing because of a history of domestic violence, or being evicted after taking steps to protect themselves such as calling the police or obtaining protective orders.

The VAWA provisions include prohibiting the denial of housing or the eviction from housing based solely on an individual's status as a domestic violence victim, dating violence or stalking; the inclusion of domestic violence, dating violence, sexual assault and stalking in the public housing authority (PHA) planning process; allowing for lease bifurcation to remove the perpetrator without evicting the victim; clarifying voucher portability and creating new grant programs that will provide additional tools to communities for addressing the housing needs of victims. While the grant programs remain unfunded, the policy provisions are in effect.

Implementation of the VAWA provisions has been slow across the board. HUD has yet to issue final regulations governing these provisions, and some PHAs have been reluctant to move forward without regulations. In December 2006, FCADV held a training institute for domestic violence centers about VAWA and building relationships with PHAs to implement the new provisions. FCADV published a manual outlining these provisions with recommendations for domestic violence centers working with PHAs. While frontline staff at domestic violence centers and PHAs work together regularly to facilitate referrals, little has been done at the executive director level to build relationship and develop policies around VAWA implementation. These implementation efforts need a commitment from the top leadership at both domestic violence centers and PHAs.

VAWA housing provisions also apply to the Housing Choice Voucher Program (Section 8). Reaching these landlords and property managers remains a challenge for domestic violence centers. Advocates need to creatively work with PHAs to reach these groups. Many domestic violence centers have strong relationships with realtor associations in their communities, and since many realtors are also landlords, this may be a good starting point.

Even before the passage of VAWA, PHAs had the discretion to waive admission factors such as credit and criminal history, and to offer preferences for domestic violence survivors. While Congress abolished local preferences in 1998, the Public Occupancy Guidebook¹¹ encourages preferences for victims of domestic violence. Domestic violence centers must work with PHAs to develop these initiatives.

Goal 4

Domestic violence centers can also bring innovative new programming to families living in public housing. Children's programs, educational workshops and onsite crisis intervention, would all be welcome services at public housing. Building positive working relationships is the first step.

Steps can also be taken in other state and federally funded affordable housing programs to protect domestic violence victims. The Low-Income Housing Tax Credit Program (LIHTC), managed by the Department of Treasury's Internal Revenue Service, is the largest federal subsidy for building or rehabilitating rental housing units for the affordable housing. In Florida, the LIHTC is administered by the Florida Housing Finance Corporation. As a part of administering the LIHTC, FHFC must develop a Qualified Allocation Plan (QAP) that explains the basis on which ~~they distribute the LIHTC allocations.~~ By requiring protections similar to VAWA in the QAP, FHFC can make an important difference in helping survivors maintain housing.

Adding protections for victims in state-funded affordable housing programs would also be a major step forward. FCADV should review such provisions from other states and recommend specific language for FHFC to include in their Universal Application Package. At a minimum, such protections should include prohibiting the denial of housing or eviction from housing, based solely on one's status as a domestic violence victim or for having taken steps to protect oneself or a member of one's household from domestic violence. The language should allow victims to break leases in order to escape domestic violence, as well as bifurcation of leases to evict perpetrators.

4.1 Strategy: Build linkages between local domestic violence centers and Public Housing Authorities to implement the Violence Against Women Act and improve the response to domestic violence.

✓ RECOMMENDED ACTION STEPS

- FCADV should host a series of regional meetings between domestic violence centers and Public Housing Authorities to help build relationships between these organizations.
- Executive Directors of PHAs and domestic violence centers should meet locally to address policies and protocols for VAWA implementation.
- Domestic violence centers should become involved in the local PHA planning process and offer assistance in developing the goals and objectives currently required by federal law.
- FCADV should increase the capacity of domestic violence centers education in understanding the laws and regulations governing public housing.
- PHA should set aside vouchers for domestic violence survivors and partner with local domestic violence centers to distribute the vouchers.
- FCADV and FAHRO should build a stronger relationship on the state level through regular meetings and cross-training.

4.2 Strategy: Provide Public Housing Agencies with tools and resources to address domestic violence.

✓ RECOMMENDED ACTION STEPS

- Public Housing Authorities should use trespass orders and other tools to keep perpetrators off the property without the burden falling on the victim.
- FCADV and FAHRO should monitor federal funding for new VAWA programs and inform their members of these opportunities.
- Domestic violence centers should offer to provide classes and workshops onsite at PHAs.
- Domestic violence centers should include youth programs at public housing agencies as a part of their prevention activities.
- Public Housing Authorities should display information about domestic violence in offices and areas where tenants congregate.
- As resources become available, domestic violence centers should provide crisis intervention services onsite at PHAs.

Goal 4

4.3 Strategy: Develop outreach activities to reach Section 8 landlords and voucher holders.

✓ RECOMMENDED ACTION STEPS

- FCADV and FAHRO should develop materials about VAWA that can be adapted for use by local PHAs to educate voucher landlords about VAWA provisions.
- FCADV should create a brochure about VAWA housing provisions for PHAs to send to voucher holders.
- Public housing authorities should include notices about VAWA provisions in information packets given to voucher holders.
- Domestic violence centers should provide public housing authorities with posters and information about domestic violence for placement at public housing authority offices and daycare centers used by voucher holders.
- Domestic violence centers should work with realtor associations to inform voucher landlords about the VAWA provisions.

4.4 Strategy: Ensure compliance with the VAWA Housing Provisions.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should become familiar with the grievance process in public housing and help survivors through this process.
- Florida Legal Services should provide cross-training between housing and family law attorneys about the VAWA provisions.

4.5 Strategy: Educate domestic violence survivors and communities about the VAWA housing protections.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should include information about VAWA housing protections in their community education programs.
- Domestic violence centers should educate survivors about their rights under the VAWA housing protections and include this information in educational/support groups for survivors in emergency shelters, transitional housing programs and outreach activities.

GOAL 5: IMPROVE THE SERVICES THAT WILL ALLOW SURVIVORS TO MAINTAIN SAFE HOUSING

BACKGROUND

In addition to creating new housing and improving policy, existing services can be expanded to help survivors find and maintain housing. Domestic violence centers already have an overburdened workload, yet assisting survivors in finding housing is central to the mission of helping women rebuild their lives after violence. The DCF Needs Assessment recommends communities provide "home-finding" services for domestic violence survivors. Domestic violence centers need new resources in order to address housing with the women they are currently seeing in emergency shelters, transitional housing and outreach programs. In addition to assisting women in finding housing, services should be available on a supportive basis to help women maintain their housing. The Home Free model presented in Goal 3 is one example of a proactive approach in helping women find and maintain permanent housing.

Domestic violence survivors often have many strengths that can be tapped into for rebuilding their lives. While they have often been isolated by the abuse, they have also developed strong survival skills to keep themselves and their children safe. These skills are helpful as they work to establish stability and set goals for their future. As they attempt to move on from violent relationships, survivors often discover not only what they need to be safe, but also what they want in life for themselves and their children. Many women are young mothers experiencing abuse and violence who have not had the opportunity to live independently.

Supportive services can help them connect with vocational programs, job training, financial education and childcare.

As with emergency services, housing advocacy and supportive services should always be empowerment based and mindful of safety. Survivors are the best judge of what services they need and what steps they want to take in their lives. Domestic violence can also reoccur regardless of how many positive steps a survivor is taking to rebuild their life. Housing advocacy cannot be taken out of the context of strong

As with emergency services, housing advocacy and supportive services should always be empowerment based and mindful of safety. Survivors themselves are the best judge of what services they need and what steps they want to take in their lives. Domestic violence can also reoccur regardless of how many positive steps a survivor is taking to rebuild her life. Housing advocacy can't be taken out of the context of strong community interventions designed to hold perpetrators accountable and prioritize safety for victims.

Goal 5

community interventions designed to hold perpetrators accountable and prioritize safety for victims.

The lack of transportation throughout Florida is a major barrier for survivors in maintaining employment, housing and childcare. Local governments, Workforce Development Boards, domestic violence centers and other community-based organizations need to work together to develop creative solutions to this transportation problem. The Georgia Coalition Against Domestic Violence (GCADV) piloted an innovative car ownership and support model for domestic violence survivors called Ways to Work. The program is available to families in the HUD-funded transitional housing programs, and helps women both buy and maintain cars. Using funding from the Allstate Foundation, GCADV buys cars at car auctions and holds a lien on the title until a woman pays back 1/3 of the costs of the car. Funds are also provided for gas cards and car maintenance. Women who have their own cars but need assistance with gas and maintenance can also take advantage of the program. Serving rural areas of the state, the program has had success in helping women maintain jobs and go to school. A survivor was recently able to leave transitional housing and get her RN degree as a result of the car provided by Ways to Work. Local partners are key to the success of Ways to Work, and include car dealerships and mechanics.

Innovative car-sharing programs have developed in metropolitan areas around the country to ease traffic problems and reduce the need for individual car ownership. In 1999, Zipcar was among the first to pioneer this car-sharing model. While to date these initiatives have come from the private sector, they can be adapted to help serve needy families. The Carlisle Development Group, an affordable housing developer in South Florida, has plans to have electric cars available for tenants to check out for short-term use. These car-sharing programs have tremendous potential as public/private partnerships. Domestic violence centers would be good partners in piloting initiatives making cars available for women to use while searching for housing and employment.

Regional Workforce Boards can use TANF funds to provide transportation assistance to their clients to facilitate participation in work activities. These funds are generally used for gas vouchers and car maintenance, and can be provided for up to two years after a client leaves the temporary cash assistance program. Domestic violence centers need to be aware of these resources and advocate for survivors to receive this assistance. An RWB might also consider using their transportation funds to pilot a car-sharing model in partnership with a public housing authority or domestic violence center. While there are certain to be many obstacles to overcome in establishing such a program, these kind of creative ideas are needed to address the transportation crisis facing survivors and other needy Floridians.

Finally, domestic violence services should also be coordinated with efforts to prevent and intervene in homelessness. As previous noted, 92% of homeless women have been victims of domestic or sexual violence in their adult lives. These women often fall through the cracks and are not being adequately served by homeless shelters or domestic violence centers. Women who have been living on the streets or in homeless encampments may have different needs and survival skills than other victims. Domestic violence centers need to be better equipped to address these issues and serve homeless women. At the same time, homeless shelters and

outreach programs may not be familiar with the dynamics of domestic violence, and may put victims at additional risk onsite. Strong partnerships between domestic violence centers and homeless shelters are needed to build the capacity of both these systems.

In addition to service delivery, increased funding for emergency assistance can help address the intersection between domestic violence and homelessness. The best efforts to reduce homelessness are focused on prevention. By keeping women from being evicted and spiraling into the cycle of homelessness, financial assistance programs can be an important part of the response to domestic violence. However, these funds are increasingly unavailable. In FY 07/08 the \$1.4 million allocated to the state's Emergency Financial Assistance Housing Program was spent within months of the beginning of the fiscal year, and more than 10,000 families were turned away due to lack of funds. The Florida legislature should increase this funding to address the growing crisis in homelessness.

The Georgia Coalition Against Domestic Violence (GCADV) piloted an innovative car ownership and support model for domestic violence survivors called Ways to Work. The program is available to families in the HUD-funded transitional housing programs, and helps women both buy and maintain cars. Using funding from the Allstate Foundation, GCADV buys cars at car auctions and holds a lien on the title until a woman pays back 1/3 of the costs of the car. Funds are also provided for gas cards and car maintenance. Women who have their own cars but need assistance with gas and maintenance can also take advantage of the program. Serving rural areas of the state, the program has had success in helping women maintain jobs and go to school. A survivor was recently able to leave transitional housing and get her RN degree as a result of the car provided by Ways to Work. Local partners are key to the success of Ways to Work, and include car dealerships and mechanics.

Goal 5

5.1 Strategy: Strengthen the existing services provided to domestic violence survivors in emergency shelters and outreach programs with a stronger focus on housing.

✓ RECOMMENDED ACTION STEPS

- The Florida legislature should provide funding for domestic violence centers to implement the housing recommendations in the DCF needs assessment.
- Domestic violence centers should use their existing hotlines to provide survivors with more information about long-term needs such as housing.
- FCADV should seek funding to develop a pilot project at a local domestic violence center modeled after the Home Free program.
- The Florida legislature should provide funding for Florida Housing Finance Corporation to fully implement the Housing Locator.

5.2 Strategy: Improve access to transportation for domestic violence survivors.

✓ RECOMMENDED ACTION STEPS

- FCADV should encourage the development of car-sharing pilot projects with RWBs, public housing authorities and domestic violence centers.
- FCADV should approach Zipcar and other private sector car-sharing services to explore partnerships with domestic violence centers.
- Community-based funders should provide funds for bus passes for domestic violence survivors.
- FCADV should share information about the Georgia Coalition Against Domestic Violence "Ways to Work" program with domestic violence centers and community-based organizations.

5.3 Strategy: Improve services to survivors facing homelessness including those on the street and those being served by homeless shelters and outreach programs.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should continue to be a part of their local Continuum of Care.
- Domestic violence centers should provide training for homeless shelters, homeless outreach programs and tent cities.
- FCADV should develop a curriculum on domestic violence and homelessness and use this for training the various systems that come in contact with homeless women, including emergency room personnel and EMTs.
- Domestic violence centers should join with homeless prevention efforts in their local communities.

5.4 Strategy: Build the capacity of domestic violence centers to better serve homeless survivors of domestic violence, including those who have faced long-term homelessness.

✓ RECOMMENDED ACTION STEPS

- Homeless shelters should provide cross-training to domestic violence centers on the long-term effects of homeless and the survival strategies used on the street.
- FCADV should continue to work with domestic violence centers on cross county admissions, so that more homeless survivors are accepted into domestic violence shelters.
- Domestic violence centers should admit women for whom domestic violence is the cause of their homelessness even if they are not in immediate danger.

5.5 Strategy: Help prevent homelessness by providing emergency financial assistance to more families facing eviction.

✓ RECOMMENDED ACTION STEPS

- The Florida Legislature should adopt the Florida Coalition for Homeless recommendations for increasing funding for the Emergency Financial Assistance Housing Program.

Final Thoughts

FCADV views this plan as a long-term blueprint for addressing the housing needs of domestic violence survivors. An effort was made to look across systems and at a range of housing options including transitional, permanent, public and service-enriched housing. Throughout this process, the DVHPG remained committed to situating the housing needs of domestic violence survivors within the context of the overall lack of affordable housing affecting so many Floridians.

While some of these recommendations can be implemented within existing resources, others will require additional funding. This is a difficult appeal to make during such challenging economic times, but one that couldn't be more important. As resources begin to shrink at the local and statewide level, the housing crisis facing survivors of domestic violence will only continue to grow. By working proactively to expand housing opportunities for domestic violence survivors, Florida has an opportunity to get ahead of the curve of a growing social problem. FCADV looks forward to providing leadership and working collaboratively with stakeholders on the ongoing implementation of this plan.

FCADV is enormously grateful to the members of the Domestic Violence and Housing Planning Group for dedicating their time and expertise to exploring these important issues. Their vision for improving the lives of domestic violence survivors is inspiring, and models the commitment needed to move forward.

LIST OF GOALS, STRATEGIES AND RECOMMENDATIONS

GOAL 1: IMPROVE THE OVERALL AVAILABILITY OF AFFORDABLE HOUSING THROUGHOUT THE STATE

1.1 Strategy: Join with local and statewide efforts to protect and expand funding for affordable housing in Florida.

✓ RECOMMENDED ACTION STEPS

- FCADV should be a part of the Sadowski Coalition advocating for full funding of the Florida Housing Trust Fund.
- FCADV should continue to provide training for domestic violence centers on affordable housing funding programs in Florida and becoming involved in advocacy efforts to increase funding.
- The Florida legislature should require that an equitable portion of all housing produced through Florida Housing Finance Corporation rental programs is reserved for extremely low-income (ELI) households.
- FCADV should join with other groups advocating for a state-funded Tenant Based Rental Assistance program for ELI households with special needs.

1.2 Strategy: Join with local, state and national efforts addressing preservation of affordable housing.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should be encouraged to partner with affordable housing developers on preservation strategies in their local communities.
- Domestic violence centers should be a part of local housing coalitions working to maintain affordable housing.

1.3 Strategy: Advocate with policy makers at the federal level to improve federal funding and housing policy.

✓ RECOMMENDED ACTION STEPS

- FCADV and its membership should urge Congress to pass the Section 8 Voucher Reform Act (SEVRA) to stabilize the funding formula, improve housing conditions and simplify the rules governing rent in voucher housing.
- FCADV and its membership should participate in national advocacy campaigns to adequately fund HUD's housing assistance programs, including public housing, vouchers, project-based rental assistance and McKinney/Vento homeless assistance programs and should urge NNEDV to provide leadership for this advocacy.
- FCADV and its membership should advocate for Congress to provide full funding for the National Affordable Housing Trust Fund.

Appendix A

GOAL 2: ENHANCE THE ECONOMIC STABILITY OF SURVIVORS SO THAT THEY CAN SECURE AND MAINTAIN HOUSING

**2.1 Strategy: Provide financial education as ~~both an intervention~~
and prevention strategy.**

✓ RECOMMENDED ACTION STEPS

- ~~Domestic violence centers should consider modeling financial education programs after Florida's successful STEPs initiative.~~
- ~~Domestic violence centers should build partnerships with Consumer Credit Counseling Agencies to facilitate referrals for credit counseling.~~
- FCADV should link existing prevention efforts with financial education that equips young women to become financially independent early in life.
- Domestic violence centers should consider building partnerships with organizations already providing financial education programs.

2.2 Strategy: Create partnerships and advocacy with Regional Workforce Boards and Private Employers.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should build relationships with Regional Workforce Boards to facilitate referrals for services and develop interagency agreements for services and training.
- Domestic violence centers should work with RWB and community-based organizations to refer participants to local IDA programs and Prosperity Campaigns.
- FCADV should work with the Agency for Workforce Innovation to ensure that the Domestic Violence Program Final Guidance Paper is updated to reflect the elements of the TANF Final Rule published in February 2008 and that RWBs are educated about the provisions on domestic violence victims and work participation rates.
- Domestic violence centers should educate Chambers of Commerce about domestic violence and implementation of the new law governing leave time for victims of domestic violence.

2.3 Strategy: Help survivors build assets and achieve financial goals.

✓ RECOMMENDED ACTION STEPS

- FCADV should continue to provide technical assistance to domestic violence centers about building linkages with IDA programs.

Appendix A

- FCADV should encourage the development of a prototype I DA/Personal Development Account program at the local level that is tailored to the needs of domestic violence survivors.
- FCADV should advocate for the elimination of asset testing for public benefits in administrative rule and state plans.
- FHFC should link up first time home buyer programs with IDA match programs.
- FCADV should develop linkages with the statewide micro-enterprise association and provide information to domestic violence centers about micro-lending programs in local communities.

2.4 Strategy: Strengthen the focus on economic advocacy for survivors of domestic violence among policy makers and service providers.

✓ RECOMMENDED ACTION STEPS

- FCADV should engage the top leadership of domestic violence centers in discussions of capacity, time and resources to pursue economic advocacy.
- FCADV should convene meetings with the top state officials to provide education about the link between domestic violence and economic challenges and discuss solutions.
- FCADV should highlight and promote successful partnerships between domestic violence centers, anti-poverty groups and other stakeholders working on economic advocacy.

GOAL 3: IMPROVE ACCESS TO AFFORDABLE HOUSING SPECIFICALLY FOR DOMESTIC VIOLENCE SURVIVORS

3.1 Strategy: Address barriers survivors face obtaining rental housing as a result of domestic violence including bad credit and criminal histories.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should build on existing linkages with Realtor Associations, Chambers of Commerce and landlord associations to provide education about domestic violence and its effect on credit and criminal histories.
- FCADV should develop informational materials about the effects of domestic violence on credit and criminal history that centers can distribute locally.
- Domestic violence centers should advocate with private landlords to waive negative histories whenever possible to provide domestic violence survivors with access to housing.

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- FCADV should advocate for a statewide set-aside Tenant Based Rental Assistance program with the Home program that is tailored to the needs of survivors of domestic violence.
- Domestic violence centers should build relationships with Public Housing Authorities and advocate for using their discretion to waive credit history and criminal background for domestic violence victims (see 4.1)
- FCADV should continue to work with the FAHRO to encourage policies that are supportive of domestic violence survivors.

3.2 Strategy: Maintain federal funding and support for transitional housing for domestic violence survivors.

✓ RECOMMENDED ACTION STEPS

- FCADV should work with transitional housing providers to do a cost-benefit analysis of transitional housing services.
- FCADV should advocate for McKinney/Vento reauthorization that includes expanding the focus of homeless assistance to include families with children and that codifies the local Continuum of Care process.
- FCADV should work closely with NNEDV and national advocacy groups working on family homelessness issues in federal policy.

3.3 Strategy: Strengthen statewide policy addressing the housing needs of survivors.

✓ RECOMMENDED ACTION STEPS

- The Florida legislature should amend Chapter 420.622 to add a representative of FCADV to the Council on Homelessness.
- FCADV should include housing and economic indicators in their data collection plans for domestic violence centers.
- DCF should prioritize implementation of the housing recommendations in the domestic violence needs assessment.
- The Florida legislature should pass proposed legislation allowing victims of domestic violence to terminate leases in rental housing in order to escape domestic violence.
- FCADV should continue to advocate with FHFC and represent the needs of survivors in public comment on rule development for the Universal Cycle and other funding proposals.

3.4 Strategy: Explore models for creating permanent housing for survivors.

✓ RECOMMENDED ACTION STEPS

- FHFC should continue to include domestic violence survivors as an identified population in the Special Needs cycle.

Appendix A

- FHFC should provide scoring incentives for the development of affordable housing for domestic violence survivors in the Universal Cycle.
- The Florida legislature should create a set aside within SAIL for special needs populations.
- The Florida legislature should establish funding for ELI units as a permanent allocation within the Trust Fund according to the need in the state.
- FCADV should become familiar with nonprofit housing developers throughout the state and build linkages with domestic violence centers in their communities.
- Domestic violence centers should work with affordable housing developments to fill ELI units and provide supportive services to help these tenants maintain housing.
- DCA should notify local governments that federal law now requires identification of domestic violence needs and priorities in the HUD Consolidated Plan and encourage linkages with local domestic violence centers.
- Domestic violence centers should work towards providing intensive housing outreach, advocacy and placement for survivors they are working with in emergency shelter, transitional housing and outreach programs.

3.5 Strategy: Strengthen the capacity of domestic violence centers to address housing on both an individual and systems level.

✓ RECOMMENDED ACTION STEPS

- FCADV should encourage domestic violence centers to build relationships with local SHIP administrators, PHAs, and affordable housing developers.
- FCADV should work with the Catalyst program to enhance the capacity of domestic violence centers to partner with developers to create housing for survivors.
- The Florida legislature should provide 2.1 million dollars to establish housing advocates to serve clients at certified domestic violence centers.
- FCADV should develop a Housing Action Team made up of advocates who will be trained in local, state and federal housing policy.

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GOAL 4: ENHANCE ACCESS AND SAFETY FOR DOMESTIC VIOLENCE SURVIVORS IN FEDERAL AND STATE FUNDED HOUSING

4.1 Strategy: *Build linkages between local domestic violence centers and Public Housing Authorities to implement the Violence Against Women Act and improve the response to domestic violence.*

✓ RECOMMENDED ACTION STEPS

- FCADV should host a series of regional meetings between domestic violence centers and Public Housing Authorities to help build relationships between these organizations.
- Executive Directors of PHAs and domestic violence centers should meet locally to address policies and protocols for VAWA implementation.
- Domestic violence centers should become involved in the local PHA planning process and offer assistance in developing the goals and objectives now required by federal law.
- FCADV should build the capacity of domestic violence centers in understanding the laws and regulations governing public housing.
- PHA should set aside vouchers for survivors of domestic violence and partner with the local domestic violence center to distribute these vouchers.
- FCADV and FAHRO should build a stronger relationship on the state level through regular meetings and cross-training.

4.2 Strategy: *Provide Public Housing Agencies with tools and resources to address domestic violence.*

✓ RECOMMENDED ACTION STEPS

- Public Housing Authorities should use trespass orders and other tools to keep perpetrators off the property without the burden falling on the victim.
- FCADV and FAHRO should monitor federal funding for new VAWA programs addressing public housing and inform their members of these opportunities.
- Domestic violence centers should offer to provide classes and workshops onsite at PHAs.
- Domestic violence centers should include youth programs such as Peacemakers at public housing agencies as a part of prevention activities.
- Public Housing Authorities should display information about domestic violence in offices and areas where tenants congregate.
- As resources become available, domestic violence centers should provide on call advocates who are available to go onsite at the PHA if a victim needs immediate safety planning and crisis intervention services.

4.3 Strategy: Develop outreach activities to reach Section 8 landlords and voucher holders.

✓ RECOMMENDED ACTION STEPS

- FCADV and FAHRO should develop materials about VAWA that can be adapted for use by local PHAs to educate voucher landlords about VAWA provisions.
- FCADV should create a brochure about VAWA housing provisions for PHAs to send to voucher holders.
- Public housing authorities should include notices about VAWA provisions in packets of information given to voucher holders.
- Domestic violence centers should provide public housing authorities with posters and information about domestic violence for placement at public housing authority offices and daycare centers used by voucher holders.
- Domestic violence centers should work with realtors associations to reach voucher landlords about the VAWA provisions.

4.4 Strategy: Ensure compliance with the VAWA Housing Provisions.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should become familiar with the grievance process in public housing and help survivors through this process.
- Florida Legal Services should provide cross-training between housing and family law attorneys about the VAWA provisions.

4.5 Strategy: Educate domestic violence survivors and communities about the VAWA housing protections.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should include information about VAWA housing protections in their community education programs.
- Domestic violence centers should educate survivors about their rights under the VAWA housing protections and include this information in educational/support groups for survivors in emergency shelters, transitional housing programs and outreach activities.

Appendix A

GOAL 5: IMPROVE THE SERVICES THAT WILL ALLOW SURVIVORS TO MAINTAIN SAFE HOUSING

5.1 Strategy: Strengthen the existing services provided to domestic violence survivors in emergency shelters and outreach programs with a stronger focus on housing.

✓ RECOMMENDED ACTION STEPS

- The Florida legislature should provide funding for domestic violence centers to implement the housing recommendations in the DCF needs assessment.
- Domestic violence centers should use their existing hotlines to provide survivors with more information about long-term needs such as housing.
- FCADV should seek funding to develop a pilot project at a local domestic violence center modeled after the Home Free program.
- The Florida legislature should provide funding for Florida Housing Finance Corporation to fully implement the Housing Locator.

5.2 Strategy: Improve access to transportation for domestic violence survivors.

✓ RECOMMENDED ACTION STEPS

- The Agency for Workforce Innovative should encourage the development of car-sharing pilot projects with RWBs, public housing authorities and domestic violence centers.
- FCADV should approach Zipcar and other private sector car-sharing services to explore partnerships with domestic violence centers.
- Community-based funders should provide funds for bus passes for domestic violence survivors.
- FCADV should share information about the Georgia Coalition Against Domestic Violence "Ways to Work" program with domestic violence centers and community-based organizations.

5.3 Strategy: Improve services to survivors facing homelessness including those being served by homeless shelters and outreach programs.

✓ RECOMMENDED ACTION STEPS

- Domestic violence centers should continue to be a part of their local Continuum of Care.
- Domestic violence centers should provide training for homeless shelters, homeless outreach programs and tent cities.
- FCADV should develop a curriculum on domestic violence and homelessness and use this to train the various systems that come in contact with homeless women, including emergency room personnel and EMTs.
- Domestic violence centers should join with homeless prevention efforts in their local communities.

5.4 Strategy: Build the capacity of domestic violence centers to better serve homeless survivors of domestic violence, including those who have faced long-term homelessness.

✓ RECOMMENDED ACTION STEPS

- Homeless shelters should provide cross-training to domestic violence centers on the long-term effects of homeless and the survival strategies used on the street.
- FCADV should continue to work with domestic violence centers on cross county admissions, so that more homeless survivors can be accepted into domestic violence shelters.
- Domestic violence centers should admit women for whom domestic violence is the cause of their homelessness even if they are not in immediate danger.

5.5 Strategy: Help prevent homelessness by providing emergency financial assistance to more families facing eviction.

✓ RECOMMENDED ACTION STEPS

- The Florida Legislature should adopt the Florida Coalition for Homeless recommendations on increased funding for the Emergency Financial Assistance Housing Program.

GLOSSARY OF KEY TERMS

DVHPG

The Domestic Violence and Housing Planning Group is the committee that developed the goals, strategies and recommendations in this plan.

ELI

Extremely Low Income households make less than 30% of the Area Median Income.

FAHRO

The Florida Association of Housing and Redevelopment Officials is the membership association for more than 200 housing agencies, community development agencies, and other organizations. FAHRO provides professional education for those providing public and assisted housing as well as legislative and policy advocacy.

FCADV

FCADV is the statewide association representing the state's 42 certified domestic violence centers. FCADV works towards ending domestic violence through public awareness, policy development, creation of standards, provision of funding, and support for Florida's domestic violence centers.

FHFC

The Florida Housing Corporation was created by the Florida Legislature to help Floridians obtain safe, decent housing that might otherwise be unavailable to them. FHFC administers the affordable housing funding for the state, including the Universal Application Cycle for rental housing. The Universal Application Cycle includes the HOME Investment Partnerships Program, Housing Credit, Multifamily Mortgage Revenue Bonds and the State Apartment Incentive Loan Program (SAIL).

FSHC

The Florida Supportive Housing Coalition is a statewide organization dedicated to fostering the development of housing for various special needs populations. FSFC has eight Partner Organizations, including FCADV, and brings together supportive housing advocates, consumers of supportive housing and organizations serving different populations who confront the same supportive housing challenges.

Appendix B

SADOWSKI FUND

The Sadowski Fund is also called the Florida Housing Trust Fund and was established in 1992 by the Sadowski Act. The Trust Fund is funded by documentary taxes on real estate transactions and is split between the FHFC affordable housing programs and local communities. Although the Trust Fund currently generates more than 500 million per year, the legislature has capped the distribution of funding at less than half this amount.

SPECIAL NEEDS POPULATIONS

FHFC defines special needs as persons that are elderly, physically disabled, at risk of being or are homeless, and/or have extremely low incomes. These special needs populations may include more specifically defined subgroups such as youth aging out of foster care, survivors of domestic violence, persons with severe and persistent mental illness, farm workers or persons with developmental disabilities.

SUPPORTIVE HOUSING

The FSHC defines supportive housing as housing that is integrated into neighborhood settings and not custodial or institutional in nature. Supportive housing is housing which is affordable to extremely low income individuals and households combined with a comprehensive service delivery system that is individualized to each residents needs.

VAWA

The Violence Against Women Act first passed Congress in 1994 and was focused primarily on improving the criminal justice response to domestic and sexual violence. Congress broadened VAWA in 2000 to include civil legal and other expanded purpose areas. The VAWA housing protections were added when VAWA was reauthorized in 2005.

HOUSING PLUS SERVICES

Principles for Program Design and Implementation

These principles are based on the knowledge gained from the historical and contemporary linkage of housing and services, and are proposed as comprehensive, multifaceted, and interlocking.

1. Housing is a basic human need, and all people have a right to safe, decent, affordable and permanent housing.
2. All people are valuable, and capable of being valuable residents and valuable community members.
3. Housing and services should be integrated to enhance the social and economic well-being of residents and to build healthy communities.
4. Residents, owners, property managers and service providers should work as a team in integrated housing and services initiatives.
5. Programs should be based on assessment of residents' and community strengths and needs, supported by ongoing monitoring and evaluation.
6. Programs should strengthen and expand resident participation to improve the community's capacity to create change.
7. Residents' participation in programs should be voluntary, with an emphasis on outreach to the most vulnerable.
8. Community development activities should be extended to the neighboring area and residents.
9. Assessment, intervention and evaluation should be multilevel, focusing on individual residents, groups, and the community.
10. Services should maximize the use of existing resources, avoid duplication, and expand the economic, social, and political resources available to residents.
11. Residents of Housing Plus Services programs should be integrated into the larger community.

** Housing Plus Services Committee of the National Low Income Housing Coalition.*

End Notes

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