

**Building  
Comprehensive  
Solutions to  
Domestic  
Violence**

*Publication # 2*

**A Policy and Practice  
Paper**

**Innovative Strategies to Provide  
Housing for Battered Women**

**Amy Correia**

# **Innovative Strategies**

## **to Provide Housing for Battered Women**

by

**Amy Correia**

Special thanks to The Ford Foundation for its support of the National Resource Center on Domestic Violence and *Building Comprehensive Solutions to Domestic Violence*, the initiative under which these materials were produced.

We also wish to acknowledge the U.S. Department of Health and Human Services for their ongoing funding of the NRC.

The ideas expressed herein are those of the author and do not necessarily represent the official position or policies of The Ford Foundation or other funders of the National Resource Center on Domestic Violence.

**Published by the National Resource Center on Domestic Violence, a project  
of the Pennsylvania Coalition Against Domestic Violence  
January, 1999**

**These materials may be reprinted or adapted with proper  
acknowledgment.**

## ***Acknowledgments***

The author wishes to thank the women interviewed for this project, and most especially Joyce Andrew, Tracy Cooley, Cynthia Figueroa, Melanie Greene, Sheridan Haines, Andrea Luckring, Linda Madeksho, Sandra Newson, Toby Strout, Anne Tapp, Michaelle Wormly, and Sharon Yates. Each one spent invaluable time on the phone and provided very useful materials. While these conversations and materials contributed to this paper, they also are informing the NRC's continuing work related to housing and economic opportunities for battered women.

Thanks also to Jill Davies and Anne Menard, who reviewed the paper and offered guidance on writing the preface, and to Margaret Nelson for her careful editing. Special thanks to Susan Schechter for her guidance in this endeavor from the beginning. She read and re-read many drafts, offering suggestions that greatly improved the document. Sincere thanks for her gentle guidance and mentorship.

## ***About The Author***

Amy Correia is a program specialist for *Building Comprehensive Solutions to Domestic Violence*, a project of the National Resource Center on Domestic Violence. This paper was completed as part of Ms. Correia's advanced practicum for her Master of Social Work degree from the University of Iowa School of Social Work (1998). Her previous experience includes work in two low-income neighborhoods in Iowa City, and intensive child development and parenting education with teen parents. Ms. Correia is also a volunteer at the Domestic Violence Intervention Program and serves on the board of directors of the Rape Victim Advocacy Program in Iowa City, Iowa.

# TABLE OF CONTENTS

	<i>page</i>
<b>PREFACE</b> .....	1
<b>I. PROGRAMS THAT PROVIDE HOUSING</b>	
Elizabeth Stone House .....	2
Stop Abusive Family Environments, Inc. ....	5
Middle Way House, Inc. ....	8
<b>II. MULTI-SYSTEM COLLABORATIONS</b>	
<b>A. Collaborations To Provide Housing</b>	
Maine Coalition to End Domestic Violence .....	11
Women Opting for More Affordable Housing Now, Inc. ....	14
<b>B. Collaborations To Provide Access To Housing</b>	
Project Link .....	16
Transitional Services Program and North Haven.....	18
Family Unification Program .....	20
<b>DEFINITIONS</b> .....	22

## PREFACE

---

This report was produced by the National Resource Center on Domestic Violence as part of its *Building Comprehensive Solutions to Domestic Violence* initiative. One goal of this initiative is to build meaningful public policy agendas that acknowledge the barriers poor battered women face in achieving independence and economic self-sufficiency. This project serves as a springboard to national, state, and local work around housing policy and the development of social and economic supports to meet battered women's basic human needs.

Women are the fastest growing segment of those who are homeless and inadequately housed (Women and Housing Task Force, September 1996). A study by the Better Homes Fund found that 63% of homeless and low-income housed women reported assaults by an intimate male partner (Bassuk et al., 1996). The lack of affordable housing affects all battered women, as they weigh their risks in staying with or leaving their partner, as they try to keep themselves and their children safe, or as they exit an emergency shelter program. Shrinking federal resources for subsidized low-income housing make it necessary for us to develop more comprehensive housing solutions for all battered women.

This paper highlights how eight domestic violence organizations are responding to the housing needs of battered women in their communities. There are many different aspects to building housing programs, including resource acquisition, building collaborations with other agencies, and program development. The summaries in this report describe how eight programs tackled these issues. Funding sources range from the federal Department of Housing and Urban Development to state finance agencies, national and local private foundations, and local religious and civic groups.

All of the initiatives built collaborative relationships with other agencies, including local and state public housing authorities, homeless coalitions, non-profit housing developers and/or other homeless service providers. A common thread among them is the awareness of the housing need faced by battered women and a concerted effort to respond in a meaningful way. The contact people listed are a valuable resource as your program begins to develop its own housing response.

Safety planning with battered women must respond to basic human needs, which include the attainment of safe, affordable and permanent housing. Advocacy within the criminal justice and welfare system has created opportunities for battered women's safety and self-sufficiency. We must now expand our advocacy to create opportunities for housing. It may seem like a daunting task but, as the following summaries illustrate, it can be done.

### ***Technical Assistance Available***

**Amy Correia is available to provide technical assistance to those interested in exploring further the issues raised in this paper, including the replication of the innovative approaches described.**

**She can be reached at the University of Iowa School of Social Work at 319-335-1253 (FAX - 319-335-1711) or via e-mail at [amy-correia@uiowa.edu](mailto:amy-correia@uiowa.edu).**

# I. PROGRAMS THAT PROVIDE HOUSING

## ***Elizabeth Stone House***

**CONTACT:** Sandra Newson

**LOCATION:**

**Elizabeth Stone House  
P.O. Box 59  
Jamaica Plain, MA 02130  
(617) 522-3417**

**Elizabeth Stone House** has been providing a wide array of housing and supportive services to women for over two decades. Founded in 1974 by a group of women as an alternative to mainstream mental health institutionalization, Stone House continues to adapt to women's changing needs for services. In 1979 battered women's need for emergency shelter was addressed and in 1987 transitional housing was added. In 1992, women's needs for economic development and supportive services were also addressed. Stone House now offers a continuum of support to battered women, from crisis services to transitional housing to economic development activities.

### **Elizabeth Stone House**

The Elizabeth Stone House (Stone House) started as a feminist alternative mental health program, providing residential and community-based services in the Boston area. It was founded in 1974 by a group of former mental health patients and other community women. Stone House operates three residential programs: the Therapeutic Community, a five-month residential alternative to the traditional mental health system; the Battered Women's Program, an eight-week program for women seeking refuge from violence; and the Transitional Living Program, an 18-month program for women completing a treatment program or exiting a battered women's shelter in the Boston area.

In 1991, Stone House developed *The Elizabeth Stone House Handbook: Sheltering People in Emotional Distress*, a "how to" handbook for developing community-based residential mental health alternatives.

### **The Innovation**

In 1985, residents and staff of Stone House identified a need for transitional housing for women exiting the battered women's program. Battered women leaving the shelter had few affordable housing options. At that time, there were no transitional housing facilities in the Boston area.

Stone House began educating city and state officials and funding bodies on the purpose of and need for transitional housing. Stone House worked with local technical assistance providers and with local and state officials to garner support and funding for the project. In 1987, Stone House opened a 14-unit apartment complex for transitional living.

## **Transitional Housing Services**

Upon entry into the transitional housing program, each resident is assigned a transitional housing program direct service advocate. With her advocate, the resident sets goals related to job training enrollment, housing, day care, and other family needs. The advocate meets weekly to bi-weekly with residents and completes goal sheets and progress notes.

Stone House is committed to serving women with multi-service needs, including battering, substance abuse, and mental health issues. Stone House serves a diverse population of women: approximately 40% of the women served are white, 40% black, and 20% Hispanic. Stone House serves women with and without children.

Transitional housing residents can participate in all of the services routinely offered by Stone House, including women's support groups, the Parent/Child Nurturing Program, and Community Education for Economic Development (CEED).

In 1997 Stone House renovated an apartment in the transitional housing program to serve as a Parent/Child center. Child care is provided during all Stone House sponsored groups. An art therapist works weekly with small groups of children. A sixteen-week parenting curriculum for families healing from violence and separation, the Nurturing Program is offered to those interested. Most groups are offered in Spanish and English.

CEED is an economic development model that addresses the needs of homeless battered women. It was developed to support women in their movement towards self-sufficiency. The CEED program consists of three components: personal economic planning, the economic opportunity network, and the women's business opportunity program. Personal Economic Planning is an economic literacy and goal planning curriculum. Women define and implement their personal economic plan. The Economic Opportunity Network builds participants' partnerships with training providers, educational institutions, and employers. The Network connects women with living wage employment and comprehensive support.

The Women's Business Opportunity Program (WBOP) is a microenterprise development program for women interested in starting their own business. It is a comprehensive program, including 24 weeks of training and consultation which facilitates the establishment of new businesses. WBOP also coordinates the Women Mean Business Network, a group of graduates and business owners that provides connection and support through a monthly newsletter and regular get-togethers. Ongoing technical assistance and support are provided to program participants.

## **Funding**

Stone House collaborated with a local technical assistance provider, the Women's Institute for Housing and Economic Development, to develop the transitional housing facility in its initial phase. With the help of the Boston Department of Neighborhood Development, Stone House identified suitable land for the facility. The City of Boston awarded Stone House the land, which included an agreement that the property would be used for transitional housing.

Stone House received a \$1.25 million construction loan from the Boston Trade Bank, and an \$85,000 loan from the Boston Community loan fund to build a 14-unit apartment complex. The City of Boston provided \$60,000 in a forgivable loan, and Stone House also received loans from the Government Land Bank and the Thrift Fund, two quasi-state agencies. Funds from local Boston foundations supported the development of the building.

To subsidize the rents in the building and insure a steady source of income to pay off the mortgages and loans associated with the building costs, Stone House collaborated with the State of Massachusetts Executive Office of Community Development. In 1987, Massachusetts operated the Chapter 707 rental voucher program, a state-funded rental subsidy similar to the federal Section 8 program (see **Definitions**). Stone House negotiated a contract to receive rental subsidies through this state-funded program to subsidize the rent of twelve units for ten years. Stone House planned to operate ten units of transitional housing, rent two units to low-income renters, and rent two units at the fair market rent.

To safeguard the financial health of Stone House's original programs, the Board of Directors separated the financial from the service components of the transitional housing program. Transitional Housing Program, Inc. (THP) was incorporated with a separate Board of Directors. THP owns the building and Stone House operates the program.

In 1990, the Massachusetts legislature abolished the Chapter 707 rental voucher program. Fearing this loss of revenue, Stone House conducted a capital campaign. The "Building Independence" campaign raised \$400,000 towards the mortgage.

The Chapter 707 program was eventually transformed into the Massachusetts Rental Voucher Program. Stone House negotiated an agreement to subsidize twelve units of the facility, as with the Chapter 707 program. Residents pay 35% of their income on rent and the subsidy covers the remaining costs up to fair market rent. The Boston Housing Authority administers this program.

Stone House receives \$42,000 in HUD Supportive Housing Program grant funds per year to provide services to women in substance abuse recovery who are living in transitional housing. This funding has been ongoing for the past seven years. Services to transitional housing residents were supported from a \$545,000 HUD Supportive Housing Grant for fiscal years 1995-1998. Stone House was included in the City of Boston's Continuum of Care (see **Definitions**) application to HUD and was awarded \$465,000 for the three years 1999-2001 to provide services for women in transitional housing. Other funding that supports services to residents of transitional housing originates from the Massachusetts Department of Social Services, the United Way of Massachusetts Bay, in addition to considerable amounts from private grants and contributions.

## **Stop Abusive Family Environments, Inc. (SAFE)**

**CONTACT: Sharon Yates**

**LOCATION:**

**SAFE  
P.O. Box 234  
Welch, W. VA. 24801  
(304) 436-8117**

**SAFE is the first transitional housing project in West Virginia that serves battered women. As a Community Development Corporation (CDC) and a Community Housing Development Organization (CHDO), SAFE created a transitional housing facility and permanent housing in the community.**

### **SAFE**

SAFE has been providing support and advocacy services for battered women in Welch and in rural McDowell County since 1981. In 1991, SAFE received funding to operate outreach offices in two adjacent rural counties, Wyoming and Mercer. Until 1997, the project provided transportation for battered women to the closest emergency shelter, over 100 miles away.

In January 1997, SAFE opened a 31-unit transitional housing facility for battered and homeless women in a renovated school building in Welch. SAFE is able to provide emergency shelter and transitional housing in this facility. As part of the project's mission to increase battered and low-income women's access to permanent housing, it recently began to develop permanent affordable housing in McDowell County.

### **The Innovation**

In 1993, the McDowell County School Board gave SAFE an abandoned school building. SAFE was unclear about how to best utilize the facility. At the suggestion of the director of the West Virginia Coalition Against Domestic Violence, SAFE's director visited transitional housing projects around the country. At the completion of her needs assessment, a decision was made to renovate the school building as a transitional housing facility.

SAFE then began garnering funds for the renovation and applied to the Local Initiative Support Corporation in Washington D.C. to become a Community Development Corporation (CDC). The project also applied to the West Virginia Department of Economic Opportunity (a state agency) to become recognized as a Community Housing Development Organization (CHDO) (See **Definitions**). As a CDC and a CHDO, the project became eligible to apply for certain types of state and federal funds.

The Local Initiative Support Corporation provided technical assistance to SAFE which included training, linking with funding sources, and grant writing consultation. SAFE also received technical assistance and support from the West Virginia Housing Development Fund. The project worked with these two agencies to leverage funds for the renovation and to build the program's capacity as a permanent housing developer.

## **Transitional Housing Services**

In order to receive funding from the West Virginia Housing Development Fund (the state agency that administers grant funds for affordable housing initiatives), SAFE developed a management plan for the transitional housing project. This management plan includes staff job descriptions and statements of tenant responsibilities.

On entry into transitional housing, residents sign a housing agreement and design a case management plan with an advocate. Residents identify service needs and activities that will provide a bridge to economic independence. A plan for achieving permanent housing is included. The maximum length of stay in the facility is 24 months. Residents pay 30% of their income for rent.

Battered women are primarily referred to transitional housing through SAFE's advocacy program, which is well established in the three counties. Residents are also referred through local social service agencies, the public health department, mental health centers, the community health system, and the school board. The population of battered women served by SAFE is moderately diverse, considering the rural population. Twelve percent of McDowell county is African-American. Fifteen to twenty percent of the battered women whom SAFE serves are African-American; 80 to 85% are white.

SAFE collaborates with the local mental health and substance abuse agencies to serve women with multiple needs. Women with substance abuse histories are required to be in recovery. The project contracts with a licensed counselor to provide individual and group therapy on-site for women seeking these services.

Services located in the building include a licensed childcare center, thrift store, full-size gym, laundromat, and learning center. Lounges are located on each floor, and a commercial kitchen is located in the facility. Four pentium computers are located in the learning center. SAFE employs a licensed teacher who conducts literacy courses, G.E.D. instruction, and other job readiness curriculum. Children's programming includes tutoring, recreation, drug awareness, literacy, and healthy lifestyles. The project employs a Children's Case Manager who oversees the children's programming

## **Funding**

After the donation of the building, SAFE negotiated a 30-year lease on the land with the McDowell County Commission. The project also received a donation of one additional acre of adjacent land from the Berwind Land Company.

In 1993, SAFE joined the citizens group, McDowell County Action Network (McCAN). McCAN formed committees and actively sought funding from federal and state sources to support the community. Due to this community effort, McDowell County was designated an "Enterprise Community" through the federal Department of Housing and Urban Development (HUD), and received \$3 million. Because of its active involvement with this community effort, SAFE received \$597,000 for renovation of the building.

As a CHDO, the project also wrote grants to the West Virginia Housing Development Fund and received \$878,000 in a forgivable loan in HOME funds (see **Definitions**) and a \$100,000 grant from the Emergency Shelter Grant Program for building renovation. HOME and Emergency Shelter funds are federal HUD programs which are block granted to the state.

The project applied to the First National Bank of Keystone, a Federal Home Loan Bank in Pittsburgh, for a grant from the bank's Affordable Housing Program fund. The project received \$120,000 in a forgivable loan for building renovation. Through the federal HUD Supportive Housing Program grant, SAFE received \$750,000 – \$350,000 for building renovation and \$400,000 for operating costs over the first three years.

SAFE has also received overwhelming support from the community. Due to the rural nature of the community, the public knows the location of the facility. Community groups decorated all 31 housing units.

The project accesses funding from over 45 sources to support the housing operations and services of the organization. Major state and federal funding sources include the Victims of Crime Act (VOCA), Title XX, Violence Against Women Act (VAWA), Family Violence Prevention and Services Act, local United Way agencies, and many others.

### **Future Plans**

SAFE's organizational capacity to develop housing has increased due to the skills gained in creating the transitional housing facility. Recently SAFE added two other projects to increase the economic and self-sufficiency capabilities of low-income women. The project is also working on a permanent housing initiative and economic development activities.

SAFE has responded to a lack of permanent housing by hiring a Housing Development Director, whose primary responsibility is to develop permanent housing projects. The Housing Development Director continues to work with the West Virginia Housing Development Fund for resource acquisition. In January 1998, SAFE received \$100,000 from the West Virginia Housing Development Fund's HOME program which will be used to establish a revolving down-payment loan fund for homeownership.

The program is involved in the first collaborative effort between a service provider, the West Virginia Housing Development Fund, and the United States Department of Agriculture (USDA). In January 1998, the USDA approved \$270,000 from its rural homeownership loan program for construction or rehabilitation of affordable single-family homes. As a result, SAFE has started to develop ten housing units for sale to low-income families in McDowell County.

The project responded to a need for economic development by applying for and receiving state and national grants from the Campaign for Human Development. The first year of funding was spent on planning. SAFE hired three consultants from Marshall University to do a marketing assessment of the community and training for the board of directors.

By August 1998, SAFE had a business plan for a temporary employment services company. As a for-profit subsidiary for the project, this temporary services company is a response to a community need for such a business and simultaneously creates jobs for residents of SAFE's transitional housing facility.

## ***Middle Way House, Inc.***

**CONTACT: Toby Strout**

**LOCATION:**

**Middle Way House, Inc.  
P. O. Box 95  
Bloomington, IN 47401  
(812) 333-7404  
(812) 323-9063 (fax)**

In March 1998, **Middle Way House, Inc.** opened a 28-unit transitional housing facility for low-income battered women with children. There are twenty 3-bedroom and eight two-bedroom apartments. The facility includes space for childcare, service provision, and community activities. The maximum length of stay is 24 months. Residents pay rent calculated on a case-by-case basis as a percent of their income.

### **Middle Way House, Inc.**

Middle Way House opened in 1971. Its original purpose was to provide a staffed 24-hour crisis telephone line. During its first ten years of operation, the agency responded to needs as they arose in the community, providing services to individuals with substance abuse issues, conducting venereal disease testing, and advocating for victims of rape and sexual assault. In 1981, in response to developments in the wider community, the Board of Directors refined the agency's focus to concentrate its efforts on abused women and their children. In addition to the 24-hour crisis line, Middle Way opened an emergency shelter for battered women. The shelter has a 22-bed capacity, and program components include case management, legal advocacy, childcare and parenting workshops, peer support group facilitation, life skills development activities, and 24-hour crisis intervention for victims of domestic abuse and sexual assault.

### **Innovation**

In 1992, Middle Way House suspended its time limit for stay in the emergency shelter. This decision resulted in fewer residents' returning to abusive relationships and an increase in the average length of stay. Middle Way House staff attributed the increasing lengths of stay in emergency shelter to a lack of affordable permanent housing and economic opportunities in Bloomington and the surrounding area.

As part of its efforts to turn public attention to the lack of affordable housing in Bloomington, Middle Way House organized the Housing Network, a group comprised of housing and social service providers, in 1994. The Network participated in the development of the Consolidated Plan (see **Definitions**) for the City of Bloomington. The Plan became the City's first formal recognition of the need for transitional housing for formerly battered women.

In March 1998, Middle Way House opened a 28-unit transitional housing facility for low-income battered women with children. There are twenty 3-bedroom and eight two-bedroom apartments. The facility includes space for childcare, service provision, and community activities. The maximum length of stay is 24 months. Residents pay rent calculated on a case-by-case basis as a percent of their income.

### **Services**

Families are referred to transitional housing by Middle Way's emergency shelter staff, other domestic violence programs in the shelter's service area, local homeless shelters and hospitals, and the Bloomington Housing Authority.

On entry into the program, each family is assigned a case manager. Residents work with the case manager to identify goals and action steps leading to enhanced residential stability, increased income, and greater self-sufficiency and self-determination. Among the services provided are capacity, needs, and interests assessment; support group facilitation; legal advocacy; 24-hour childcare (in the licensed, site-based childcare program and through a tenant-based cooperative); parenting workshops; pre-employment training, placement assistance, post-placement support, and microenterprise development training and lending.

As part of their case plan, residents are encouraged to become involved in a community-based program, project, or organization. Opportunities to participate in personal growth activities, including assertiveness training, advocacy skills development, and communication skills, are also available.

There is also a strong leadership development component. The transitional housing program is designed to be self-governing. Residents join a legally recognized tenants' association that works with management to determine policies and procedures for the program and evaluates operations.

### **Economic Development Activities**

Middle Way House is implementing a comprehensive economic development initiative. The program has three components: partnerships with training and placement assistance programs; microenterprise development training, lending for business start-ups, and technical assistance for new businesses; and job creation through agency-owned small business development committed to paying a living wage with benefits.

In May 1997, one business was in operation. Confidential Document Destruction is a mobile unit and warehouse that shreds sensitive documents on-site at clients' places of business and then bales and sells the shredded paper to the recycling industry. Other businesses in various stages of development are "wet" cleaning (a service that cleans clothes and household fabrics without the use of harsh, contaminating chemicals); a foods industry concern that includes spice and condiment production and sales to special label customers, flavored tortilla manufacture for the wholesale market, catering service, and a daycare center; a retail outlet for secondhand clothes and household goods; and a medical transcription service.

Initial funding for the economic development initiative came from the U.S. Department of Health and Human Services, Office of Community Services, and the Indiana State Department of Commerce's Community Development Action Grant. These funds enhanced Middle Way House's capacity to develop businesses. Business development funds have come from the Indiana Department of Environmental Management and the local Solid Waste Management District.

## **Funding for Transitional Housing**

### ***Land Purchase***

Middle Way House received \$112,000 in the form of a forgivable loan from the Federal Home Loan Bank's Affordable Housing Program through ONB-Bloomington, a local bank. The Mariah Foundation provided \$90,000 over three years. An award of \$40,000 in Neighborhood Assistance Tax Credits from the Indiana Department of Commerce provided matching funds to raise \$80,000 from individuals and businesses in the community. The remaining \$143,000 for the land purchase was amassed through fund-raising activities conducted over three years.

### ***Building Construction***

Middle Way House applied to the state to be recognized as a Community Housing Development Organization (CHDO) (see **Definitions**). As a state-designated CHDO, Middle Way House was eligible to apply for and receive certain types of funding for transitional housing construction, including:

- \$3.3 million in Low Income Housing Tax Credits (see **Definitions**) from the Indiana Housing Finance Authority. The sale of the tax credits to Lehman Housing; Capital, a New York-based financial institution, brought in \$2.1 million;
- \$340,000 from the Indiana Housing Trust Fund. This is a 3-year, 3% interest loan;
- \$650,000 in a thirty-year, fixed rate mortgage through ONB-Bloomington Bank's community investment program; and
- \$750,000 from fund-raising activities.

### ***On-going Operation***

Middle Way House applied for and received \$1,047,100 for 3 years from HUD's Supportive Housing Program (see **Definitions**) for operating costs of the transitional housing facility.

## II. MULTI-SYSTEM COLLABORATIONS

---

### A. Collaborations To Provide Housing

#### **Maine Coalition to End Domestic Violence**

**CONTACT:** Tracy Cooley

**LOCATION:**

**Maine Coalition to  
End Domestic Violence  
128 Main St.  
Bangor, ME 04401  
(207) 941-1194**

Through collaboration with the Maine State Housing Authority and the Maine Department of Human Services, the Maine Coalition to End Domestic Violence (MCEDV) was able to acquire federal Department of Housing and Urban Development (HUD) funding to develop transitional housing programs at seven battered women's projects throughout the state.

#### **Maine Coalition to End Domestic Violence**

The Maine Coalition to End Domestic Violence (MCEDV - formerly the Maine Coalition for Family Crisis Services) is composed of a state-wide office and ten member projects. MCEDV was formed in 1977 to help battered women and their children and to work toward ending domestic abuse in Maine. All the domestic violence projects in Maine are members of the coalition. Together, they provide direct services, public information, technical assistance, and training in all of Maine's sixteen counties.

#### **The Innovation**

Through collaboration with the Maine State Housing Authority and the Maine Department of Human Services, MCEDV secured federal Department of Housing and Urban Development (HUD) funding to develop transitional housing programs at seven battered women's projects throughout the state.

#### **The Collaboration**

In 1995, federal HUD funding was made available to states. The Maine State Housing Authority (MSHA) was interested in writing a proposal requesting funding for certain types of service, such as transitional housing. The MSHA sought information from the Maine Coalition for the Homeless on housing needs in Maine. The Maine Coalition for the Homeless identified transitional housing for battered women as a priority need. Acting on this information, MSHA contacted the Maine Coalition to End Domestic Violence.

Working in consultation with MCEDV, the Maine State Housing Authority applied for federal HUD funds to develop transitional housing units with seven domestic violence programs across the state. In order for MSHA to apply for this funding, the MCEDV had to obtain funding to support direct services. The necessary funding was secured from the Maine Department of Human Services (DHS).

The following activities and collaborations undertaken by the Maine Coalition to End Domestic Violence contributed to the acquisition of funds to develop transitional housing for battered women at seven sites in Maine.

### ***Pre-project activities***

- The cohesion of the Maine Coalition to End Domestic Violence is a major strength that contributed to the success of the housing project. All ten domestic violence projects operating in Maine are active members of the coalition. The lack of transitional housing for battered women was identified as a need in the coalition's strategic plan. Because of the strength of the coalition and its strategic plan, the Maine State Housing Authority felt confident in requesting federal funds to develop the housing with the coalition and its member programs.
- The Maine Coalition to End Domestic Violence has been actively involved with the Maine Coalition for the Homeless for the past five years. Because of this involvement, the Maine Coalition for the Homeless recognized a need for transitional housing for battered women. When the Maine State Housing Authority asked the Maine Coalition for the Homeless (MCH) to identify housing needs for the homeless in Maine, MCH prioritized transitional housing for battered women.

### ***Project collaborations***

- The Maine State Housing Authority wrote the HUD grant application in consultation with the Maine Coalition to End Domestic Violence.
- The Maine Coalition also worked closely with the Department of Human Services to write a grant application to leverage funds for direct service.

### ***Steps in project implementation collaboration***

- Seven domestic violence programs worked together to develop uniform direct service/case management plans, policies, and procedures.
- Individual projects made the decision to develop the housing themselves or to collaborate with a housing developer (one project developed its own housing).
- Projects identified non-profit housing developers and began a collaboration for the development of the property.

## **Project Example**

### ***New Hope for Women***

New Hope for Women is a domestic violence agency offering emergency shelter, support, and advocacy to battered women and their children in Waldo, Knox, and Lincoln counties. It is one of seven projects that operate transitional housing funded by the MSHA grant. Its transitional housing units are located in Waldo and Knox counties. New Hope has a strong commitment to providing prevention services in the counties it serves.

New Hope for Women entered into a partnership with Community Housing of Maine, a non-profit housing developer, to develop and manage four units of transitional housing for battered women and their children. Community Housing of Maine's mission is to develop affordable housing for special needs populations across the state. New Hope for Women provides supportive services and advocacy to residents.

Andrea Luckring, New Hope for Women's Transitional Housing Coordinator, identified the following benefits of collaborating with a non-profit housing developer:

- the domestic violence project can focus its full attention on the service and support needs of battered women and act as their advocate with the housing manager;
- the collaboration is attractive to prospective funders and the community at-large; and
- the domestic violence project is not responsible for bills and taxes, maintenance, and other ongoing operational costs of the building.

### ***Services at New Hope for Women***

Upon entering the transitional housing, each resident meets with the Housing Services Coordinator. Together they complete an Individualized Self-Sufficiency Plan and an Independent Living Plan. The Housing Services Coordinator and resident work together to identify the steps the resident can take to meet the goals and activities set forth in these plans. New Hope for Women provides a wide array of services in addition to transitional housing, including a safe home network, 24-hour hotline, support groups, and legal advocacy. These services are available to all the women and children served by New Hope for Women. The maximum length of stay in the four units is 24 months.

### ***Funding***

The transitional housing units were acquired with the funding received by the MSHA from HUD. The units are maintained through rent from residents, Section 8 certificate subsidies, and a subsidy from the Department of Human Services (when no Section 8 certificates are available). The Maine State Housing Authority provides the housing developers with a small operating fund to cover costs before residents receive a Section 8 certificate. Residents pay 30% of their income for rent. After moving in, residents are eligible to receive a Section 8 certificate, and they complete an application and are placed on the Section 8 waiting list at the public housing authority. This certificate subsidizes the rent payment to Community Housing of Maine (CHOM). Upon completion of the transitional housing program, if the resident needs a rental subsidy, the Section 8 certificate can move with her into housing in the community. This insures a bridge into permanent housing.

New Hope for Women and Community Housing of Maine have a written agreement regarding guiding principles of the project, and the roles and responsibilities of all parties (CHOM, New Hope for Women, and the residents).

## **Women Opting for More Affordable Housing Now, Inc. (WOMAN, Inc.)**

**CONTACT:     Michaelle Wormly**

**LOCATION:**

**WOMAN, Inc.  
3200 Southwest Freeway  
Suite 2250  
P.O. Box 571898  
Houston, TX 77257-1898  
(713) 621-3434**

A group of family violence service providers in the 13-county Greater Houston-Galveston area identified a need for more affordable housing for battered women and their children. As a result, they formed a CHDO (Community Housing Development Organization), WOMAN, Inc., to develop transitional housing units in their service areas.

### **WOMAN, Inc.**

Women Opting for More Affordable Housing Now, Inc. (WOMAN, Inc.) was incorporated in March 1993 as a Community Housing Development Organization (CHDO). Its mission is to develop affordable housing opportunities for women, specifically women exiting emergency shelters that cover the 13 counties in the Greater Houston-Galveston area.

WOMAN, Inc. began as a volunteer-led organization with part-time staff. The first three years were spent learning how to develop housing programs. In 1998, WOMAN, Inc. hired a full-time Executive Director for the organization. Its board of directors continues to have representatives from the original group of domestic violence programs that began meeting in 1982.

### **The Innovation**

In 1982, the directors of 10 domestic violence shelters and two non-residential domestic violence programs serving the thirteen county Greater Houston-Galveston area began meeting regularly. In the early 1990's, they identified the lack of affordable housing as a stumbling block to battered women's efforts to achieve self-sufficiency. In 1993, this informal group of agency directors incorporated WOMAN, Inc. (Women Opting for More Affordable Housing Now) as a Community Housing Development Organization (CHDO). A CHDO is a non-profit housing developer eligible to seek certain types of federal and state funding to create affordable housing (see **Definitions**).

Plans are underway to develop six transitional housing projects throughout the targeted service area. Each proposed housing project is associated with a battered women's program that will provide supportive services on site. WOMAN, Inc. is responsible for property development.

## **The First Housing Project Developed**

### ***Destiny Village***

The Bridge Over Troubled Waters is a domestic violence agency offering emergency shelter, support, and advocacy to battered women and their children in Pasadena. The Bridge is the “sponsor” of the first transitional housing project, Destiny Village, developed by WOMAN, Inc. The Bridge’s role is to design and seek funding for the supportive services in the transitional housing structure. The Bridge secured funds for three years from HUD’s Supportive Housing Program (see **Definitions**) to provide services. The services provided include in-home case management, peer counseling, on-site daycare with subsidy, rental assistance, parenting skills training, life skills management, nutrition and medical intervention, job skills improvement, conflict resolution techniques and advocacy. In addition, residents have access to The Bridge’s food pantry and thrift store, as well as other services and programs offered on-site.

The project consist of 30 two- and three-bedroom units, a community center, and an on-site daycare center. The maximum length of stay in the project will be 24 months. An additional six months of case management after exit will be offered if needed. Residents will pay 30% of their income for rent and a minimal charge for daycare.

### ***Funding and Management***

WOMAN, Inc. developed the property. For property development, WOMAN, Inc. raised funds from the following governmental and nonprofit entities:

- HOME (see **Definitions**) funds from the Harris County Housing and Community Development Agency;
- HOME funds from the City of Pasadena;
- Federal Home Loan Bank of Dallas Affordable Housing Program;
- Houston Endowment;
- McAuley Institute; and
- Swalm Foundation

WOMAN, Inc. owns, manages, and maintains the transitional housing structure.

## B. Collaborations to Provide Access to Housing

### ***Project Link***

**CONTACT:** Cynthia Figueroa

**LOCATION:**

**Congreso de Latinos Unidos, Inc.  
Latina Domestic Violence Program  
719 W. Girard Ave.  
Philadelphia, PA 19123  
(215) 763-8870  
24-hour hotline: (215) 978-1174**

**Project Link** is a partnership between the Tenants' Rental Assistance Corporation and the Congreso de Latinos Unidos, Inc., the Housing Consortium for Disabled Individuals, the Philadelphia Health Management Corporation, and The Consortium to provide rental assistance and therapeutic services for homeless individuals and families with multiple service needs.

### **Project Link**

Project Link is a three-year rental assistance program operated through Tenants' Rental Assistance Corporation in Philadelphia. TRAC administers the Philadelphia Housing Voucher program and is the city's largest provider of transitional housing services.

Project Link was created through a collaborative effort between the Tenants' Rental Assistance Corporation (TRAC) and four social service providers in Philadelphia, including Congreso de Latinos Unidos, Inc. TRAC wanted to expand its services and work with other agencies in the community. TRAC completed a needs assessment and targeted four agencies to partner with on a rental assistance project. These four agencies each had a history of providing housing to its target population.

TRAC wrote the proposal and received funding from the Department of Housing and Urban Development's (HUD) Office of Housing and Community Development to subsidize the rent for forty-five households for three years.

Congreso de Latinos Unidos, Inc. provides social, economic, and educational programs to the Latino community in Philadelphia. In 1994, Congreso created a program to serve Latina victims of domestic violence called The Latina Domestic Violence Program. Congreso's participation in Project Link targets battered women in need of housing or relocating from an unsafe home. Battered women receiving Congreso's services are referred to TRAC for housing assistance if they meet requirements for eligibility. TRAC is the housing provider and Congreso provides social service case management and advocacy. The families Congreso refers to TRAC receive all other services routinely offered to battered women.

## **Program Implementation**

The Project Link Advisory Committee meets monthly to discuss program implementation. Representatives of the agencies named in the grant attend these meetings. Topics usually include a review of project progress, including administrative procedure, clarification on program criteria, and new referrals.

As one of the social service providers included in the grant to HUD, Congreso de Latinos Unidos is responsible for referral and the following case management services to ten families in Project Link:

- completing an initial screening of families to assess their basic eligibility for the program;
- conducting an initial needs assessment of participating households, focusing on the immediate needs of the family and longer term goals for self-sufficiency;
- establishing a social service plan with the family, identifying goals and action steps to achieve self sufficiency; and
- maintaining monthly contact with the family to assure success in the social service plan.

As the housing provider, TRAC provides the following services to all households involved in Project Link:

- establishes leases with housing providers;
- conducts an intake on all homeless individuals and families referred from the participating social service providers;
- assists households in selecting a unit;
- calculates rent and payment guidelines for the household;
- provides housing case management to the household, which includes monitoring problems in the unit, assuring timely payment of rent, and problem-solving with the tenant regarding repair needs and landlord conflicts;
- provides housing counseling to the household, which includes: working with the client to establish long term housing goals and options, including dealing with past Public Housing Authority (PHA) (see **Definitions**) arrearage and with credit and budgeting problems; working on establishing credit; and establishing a housing savings fund; and
- maintains monthly telephone contact for six months after program completion.

## ***Transitional Services Program and North Haven***

**CONTACT: Anne Tapp**

**LOCATION:**

**Boulder County Safehouse  
835 North Street  
Boulder, CO 80304  
(303) 449-8623**

The **Transitional Services Program** of Boulder County Safehouse provides case-management services to battered women focusing on long-term self-sufficiency issues. Typical topics addressed are housing, affordable childcare, job training and career planning. In 1990, Safehouse partnered with the City of Boulder Housing Authority in the purchase of North Haven, an 8-unit apartment complex, to provide permanent affordable housing for women involved in the Transitional Services Program.

### **Transitional Services Program**

The Transitional Services Program is a project of the Boulder County Safehouse, a domestic violence agency located in Boulder, Colorado. Safehouse operates an emergency shelter and provides a wide array of services to battered women, including legal advocacy, counseling, community outreach, and education, as well as prevention activities in the public schools of Boulder.

In the late 1980's, as part of its annual strategic planning process, Safehouse prioritized an initiative to respond to the long-term housing needs of battered women. The Transitional Services Program grew out of the realization that battered women in Boulder were facing many barriers to self-sufficiency, including barriers to finding affordable housing.

The Transitional Services Program targets women and children living in Boulder County and tries to help them remove obstacles to self-sufficiency. Women are typically referred to Transitional Services either from other Safehouse services or other human service agencies in Boulder County. Any woman who has experienced domestic violence is eligible to participate in the program.

Women and children participating in the program receive intensive case-management services. The Women's Counselor interviews program participants to assess needs and develop a case plan. Typical issues addressed are housing, affordable child care, job training, and career planning. The Women's Counselor provides information and resource/referral designed to meet goals defined in the case plan. Skill building groups are offered to all program participants. Group topics have included financial planning, parenting skills, career development, and community resources. A Children's Counselor provides parallel case-management and support to children involved in the Transitional Services Program. In 1997, 68 women and 25 children participated in the Transitional Services Program.

The first and most urgent need Safehouse addressed in developing its Transitional Services Program was the lack of affordable housing available to women leaving shelter. At the same time, the City of Boulder Housing Authority was concerned with the large number of families on its waiting list for federally subsidized housing. Staff from the Housing Authority and Safehouse met to discuss options for providing housing in a timely way for battered women. This led to a partnership between the City of Boulder Housing Authority and Boulder County Safehouse for the renovation of an 8-unit apartment complex – North Haven – to provide housing to families participating in Safehouse services.

### **North Haven**

North Haven was purchased as a cooperative project of Boulder County Safehouse and the City of Boulder Housing Authority. Down payment funds for the purchase of North Haven were secured through the grant writing and donations solicitations of both Boulder County Safehouse and the City of Boulder Housing Authority. A purchase agreement was drawn up to protect the financial investment of both organizations and insure the use of the property as housing for battered women and their children referred through the Transitional Services Program of Safehouse.

Battered women participating in Safehouse services are eligible to receive housing at North Haven. The Women’s Counselor assesses program participants for housing need and basic eligibility for federally subsidized housing. If a program participant is eligible, the Women’s Counselor assists in the completion of the application form and refers her to the City of Boulder Housing Authority. The Women’s Counselor acts as an advocate and resource during the application process, which can last from three to six weeks.

The City of Boulder Housing Authority owns and maintains the property. After the initial eligibility assessment by the Transitional Services Program, the Housing Authority meets with potential residents to complete the federal application form. Residents pay 30% of their income for rent. The Housing Authority is responsible for setting and collecting rent, building maintenance, and issues related to housing discrimination.

### **Services at North Haven**

Residents of North Haven continue to receive case management through the Transitional Services Program. Referrals into additional Safehouse services, such as counseling groups for women and children, are made if necessary. Employment or involvement in education or job training is a requirement of the program. Most of the women residing in North Haven receive TANF (Temporary Assistance for Needy Families) welfare assistance and fall under the mandates of the Colorado welfare program for employment. North Haven residents participate in the Transitional Services Program for an average of two years, and then “graduate” from the program upon completion of their case plan. After graduation, residents may remain in North Haven housing, but are also eligible for other subsidized housing through the City of Boulder Housing Authority if they lack the financial resources for market-priced housing. In 1997, the Transitional Services Program served nine women and 19 children living in North Haven.

Staff from the Transitional Services Program and the City of Boulder Housing Authority meet monthly to review the North Haven program. Issues discussed include units available, problems with rent payment, and the scheduling of renovation. The Executive Director of Boulder County Safehouse meets annually with the Director of the Housing Authority to review the contract.

## **Family Unification Program**

**CONTACT:** Joyce Andrew

**LOCATION:**

**Linn County Department  
of Human Services  
411 Third St. SE  
Cedar Rapids, IA 52401  
(319) 398-3950**

In Cedar Rapids, the **Family Unification Program**, a federal rental assistance program, is a partnership between the Cedar Rapids Housing Services and the Linn County Department of Human Services. This program targets families identified as having a need for adequate housing in order to preclude removal of children from the home or to facilitate a more expedient return to the home of children who are in foster care. The YWCA Domestic Violence Program in Cedar Rapids is one of the participating social service agencies that refer families to the program.

### **Family Unification Program**

The Family Unification Program is a federal Department of Housing and Urban Development (HUD) program that provides Section 8 rental assistance to families whose lack of adequate housing is a barrier for family preservation. HUD appropriated funding to assist 16,000 families nationwide through the family unification program in 1997. This funding was distributed through a competitive grant process. All public housing authorities could apply for funding to create a local family unification program.

Implementation of the Family Unification Program requires a partnership between the housing authority and the local public welfare agency. Families are eligible to receive a Family Unification Section 8 Rental Certificate if the public welfare agency certifies that the lack of adequate housing is a primary reason for child placement in foster care.

In 1997, the Cedar Rapids Housing Services (a public housing authority) approached the Linn County Department of Human Services (DHS) regarding application for Family Unification Program Certificates. DHS caseworkers were polled to identify a need for the program. The caseworkers found that approximately 20% of the children in their caseload (115-125 families), could remain in their homes, or return, if adequate housing were available to the family. As the main partners in the project, DHS and Housing Services identified social services agencies that would participate in the program by providing referrals from their caseloads. Support for the project was obtained from the Cedar Rapids YWCA Domestic Violence Shelter, the Madge Phillips Homeless Women's Shelter, and homeless women's shelter, the Area Substance Abuse Council's Heart of Iowa program (services for women and children), and the Iowa Department of Corrections.

With a collaboration established with the Department of Human Services and with the support of the participating agencies, the Cedar Rapids Housing Authority applied to the Department of Housing and Urban Development (HUD) for 100 units of Family Unification Program Section 8 Certificates. Cedar Rapids was awarded the 100 vouchers and, in March 1998, the program began.

### **Program Implementation**

In May 1998, the Cedar Rapids Housing Authority developed a multidisciplinary committee to oversee the Family Unification Program. The committee includes the Cedar Rapids Housing Services (CRHS), the Linn County Department of Human Services, and the participating social services agencies. A Social Worker IV Supervisor is the designated DHS Family Unification Program liaison between DHS, the participating agencies, and CRHS.

DHS caseworkers and the participating social service agencies receive eligibility criteria referral forms for the family unification program. DHS case workers and agency staffs identify families meeting this eligibility and refer them to the DHS liaison for eligibility certification. The Linn County Department of Human Services is responsible for certifying eligibility for the program. Certified families must sign a release form enabling the exchange of information between DHS and the housing authority.

The Housing and Family Specialist at the Housing Authority is assigned as the CRHS family unification program liaison. The Housing and Family Specialist receives the certified referral forms, contacts the families, and completes the Section 8 application form with them. The Housing and Family Specialist makes a final determination regarding Section 8 eligibility and advises the family and the DHS family unification program liaison of each case referral outcome. Families receiving a family unification program certificate are also referred to the Family Self-Sufficiency Program (see **Definitions**) of the Cedar Rapids Housing Services, when appropriate.

# DEFINITIONS

---

## **Community Development Block Grant (CDBG)**

Federal funds distributed through the federal Department of Housing and Urban Development (HUD) to states and entitlement cities. The purpose of the program is to provide decent housing, a suitable living environment, and expand economic opportunities. Funds can be used for a variety of housing activities, public works, public services like day care or job training, economic development as loans or grants to businesses, and for microenterprise activities.

## **Community Housing Development Organization (CHDO)**

A non-profit organization that has among its purposes the provision of decent housing that is affordable to low- and moderate-income people. For an established non-profit to become a CHDO, it has to assure that 1/3 of its Board of Directors are low-income or representatives of low-income people. It must also meet certain financial standards, and its articles or by-laws, must make clear that one of the purposes of the organization is to provide low-income housing, with an established procedure for receiving input from program constituents. Non-profits must apply to receive status as a CHDO to the applicable state agency.

## **Consolidated Plan**

A Consolidated Plan is the Department of Housing and Urban Development's (HUD) management tool for monitoring performance of states and localities efforts to address low-income housing and economic development needs. Each state is required to develop a Consolidated Plan that describes how federal housing and community development resources will be prioritized. The federal resources the Plan refers to are Community Development Block Grant (CDBG), HOME, and Emergency Shelter Grant Program (ESGP) funds. Entitlement cities, those with a population greater than 50,000, receive federal money directly and are also required to produce a Consolidated Plan.

## **Continuum of Care**

The Department of Housing and Urban Development's (HUD) strategy for alleviating homelessness. The policy calls for a coordinated community-based process to provide a comprehensive response to the differing needs of the homeless. A Continuum of Care is a comprehensive grant application that can be completed by state or local governments, which includes proposals from individual projects.

## **DEFINITIONS (continued)**

---

### **Department of Housing and Urban Development (HUD)**

The federal agency that administers public housing funds, including public housing, Section 8 Certificate and Vouchers, Emergency Shelter Grants Program, Community Development Block Grants, HOME, Supportive Housing Program, Shelter Plus Care, and Housing Opportunities for Persons with AIDS.

### **Emergency Shelter Grants Program (ESGP)**

A program authorized by the McKinney Act and administered through HUD. These funds are block granted to states and local governments to serve the homeless. Funds can be used for rehabilitation, new construction, and operating costs of homeless shelters. A portion of ESGP funds can also be used for homeless prevention activities and social service provision.

### **Family Self-Sufficiency Program**

The Family Self-Sufficiency Program was developed to assist families receiving federal housing assistance in their move towards self-sufficiency. Participating families sign a 5-year contract that identifies goals and develops a service plan. The Public Housing Authority (PHA) establishes an escrow account for the family, crediting to the account a portion of the increases in the family's rent which result from increased earned income. If at the time of contract completion, no member of the family is receiving welfare assistance, the PHA will give the family the funds in the escrow account.

### **HOME Investment Partnerships Program**

A block grant of housing funds from HUD to states and entitlement cities. The purpose of the program is to expand the supply of housing for low-income people. HOME funds can be used for acquisition and rehabilitation of existing rental housing, new construction, tenant-based rental assistance, and transitional housing. The HOME program also encourages the development of non-profit community housing development organizations (CHDOs) by mandating a minimum 10% set-aside of funds for these groups.

### **Low-Income Housing Tax Credit (LIHTC):**

The primary federal resource for the production of low-income rental housing. The housing credit offers investors a credit against federal income taxes based on the cost of acquiring, rehabilitating, or constructing low-income housing.

## **DEFINITIONS (continued)**

---

### **McKinney Act**

The Stewart B. McKinney Homeless Assistance Amendments Act of 1988 authorized funding to serve the homeless. Funding for homeless programs is appropriated to the Department of Housing and Urban Development (HUD), the Federal Emergency Management Agency (FEMA), the Department of Health and Human Services, the Department of Veterans Affairs, the Department of Education, and the Department of Labor. Between 1987 and 1993, the Congress appropriated about \$4.2 billion to McKinney Act programs. The McKinney Act program administered by HUD includes the Emergency Shelter Grants Program (ESGP) and the Supportive Housing Program (SHP).

### **Project-Based Section 8**

A federally funded Department of Housing and Urban Development Rental Assistance program. Project-based Section 8 is a federal subsidy attached to specific units in a property owned by a private, either for-profit or non-profit, housing provider. Tenants eligible to receive the subsidy pay a portion of their income towards the rent and the federal subsidy pays the remaining cost to the housing provider.

### **Public Housing Authority (PHA):**

Housing authorities are created through state legislation. A city, a county, or a multi-county jurisdiction can create a housing authority. Housing authorities apply for funding (public housing, section 8) through a grant process to the federal Department of Housing and Urban Development. Public housing authorities also apply for other HUD funding streams, including Family Self Sufficiency funding, drug elimination, and supportive services (for the elderly).

### **Section 8 Certificate/Voucher Program:**

A federally funded Department of Housing and Urban Development rental assistance program. It provides eligible families with rental assistance for housing in private, existing units in the community. Tenants pay a portion of their rent, usually 30%, and the subsidy covers the remaining cost. It is administered through Public Housing Authorities (PHAs).

### **Supportive Housing Program (SHP)**

A McKinney Act program administered through HUD headquarters in Washington, D.C. Non-profit organizations are eligible to apply for SHP funding. Cities and states can apply for SHP funds through a Continuum of Care application. Funds can be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, and supportive services or safe havens for the homeless.

## **References**

Bassuk, E., Weinreb, L., Buckner, J., Browne, A., Salomon, A. & Bassuk, S. (1996) "The characteristics and needs of sheltered homeless and low-income housed mothers." *The Journal of the American Medical Association*, 276(8), 640-646.

Women and Housing Task Force (September, 1996) *Unlocking the Door III: A Call to Action*. Silver Spring, Maryland: McAuley Institute.

## **Resources Used in Compiling Definitions**

National Low Income Housing Coalition (NLIHC), 1996 *Advocate's Resource Book*.

National Low Income Housing Coalition (Summer, 1996) *Federal Policy in Transition: A National Briefing Book on Housing*.