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**SPEAKER:**

Welcome everybody, interpreters please begin.

**SPEAKER:**

(Language unknown to captioner) Good afternoon everyone. I'm here with my co-interpreter. And we will be offering simultaneous interpretation between English and Spanish during today's webinar.

To access interpretation, for everybody that would like to listen, who is not bilingual in English and sent -- Spanish there is a globe on your screen that says interpretation. You can click there and you will be able to select your channel of preference, English or Spanish.

If you are here via a smart phone, there are three dots at the bottom right corner of your zoom app that say "more" and you can click there. Once again selecting language interpretation and you can select your channel preference.

(Language unknown to captioner)

Just from the reminder to the presenters to speak at a moderate pace so we can keep up with you and interpret everything you are saying into Spanish. If there any issues with interpretations please let us know through the chat. And we will help you out as soon as we can. Thank you so much!

**HEIDI NOTARIO:**

Hello everyone, I'm Heidi, the vice president of strategic partnerships and systems change with the National Resource Center on Domestic Violence. I would like to welcome all of you to today's webinar.

Before I do more of an introduction, I would like to review some brief housekeeping notes with everyone. We are committed to making this an equitable space. In which people of all abilities can participate fully and in their preferred language.

This takes everyone's commitment and effort to make a reality. For example, we have limited use of the chat function. It is difficult to translate the chat in real-time and can be inaccessible to assistive devices. Please send questions, comments or resources directly to the event host and cohosts.

We will read the questions or comments allowed so they can be interpreted. While we aim to make this a mixed ability and multilingual space, we also know we are still learning how to do this well. Please reach out to the event staff during the webinar if you are experiencing any accessibility challenges.

We also ask about accessibility in our post webinar valuation. Please let us know your experience in ways we can improve. We know we have much to learn and we want to improve our practice. This event features live captioning, you can access this feature by clicking "captions" at the bottom of your

screen.

We are recording the event and we will share it through our website and YouTube channels. The Q&A feature provides an opportunity for attendees to enter questions for the presenters to respond to and please reach out to our staff if you are experiencing ongoing technical challenges but knows we may have limited capacity to resolve those while the webinar is running.

So with that, once again, I would like to welcome to today's webinar, and share with you our excitement to have here with us a presenter from one of the coalitions in the country. This webinar has been brought to you as part of the work by the Domestic Violence and Housing Technical Assistance Consortium.

That is comprised of a number of technical assistance providers, collaborative solutions, the Corporation for supportive housing, National Network to End Domestic Violence, National Resource Center On Domestic Violence, national sexual violence resource Center, safe housing alliance, Safety Training Technical Assistance Support, Indigenous Safe Housing Center and also by partners that make this work possible. The Family Violence Prevention and Services Programs under HHS, the Office of Special Needs Assistance Programs under HUD, the office for victims of crime, And the Office on Violence against Women. The US Interagency Council on Homelessness.

This webinar is part of the National Resource Center on Domestic Violence commitment to seeking pathways to permanent housing for survivors. And when we speak of permanent housing, we are talking about safe, accessible, and affordable housing for survivors. And ways in which we can interrupt the cycle of housing insecurity in which many survivors find themselves trapped.

Throughout their lifetime. So today, we are going to hear concrete ways in which organizations make this a reality for survivors. And have done concrete efforts to expand housing inventory using creative resources within their states and figure out ways to support survivors abilities to secure housing and also think of wealth building opportunities.

So we are talking here beyond the voucher system. We are not saying the voucher system has not saved lives and made housing a possibility for many survivors. But we are finding ourselves at times in which it is really important to think ahead and think of ways to support survivors in securing, maintaining, and gaining access and true pathways to wealth building opportunities and permanent housing.

Without any more delays, I'm going to turn it over to our director of community engagement, Lavon Morris-Grant.

**LAVON MORRIS-GRANT:**

Thank you so much, Heidi! I appreciate you and thank you for that great introduction and welcome. Into this space. Hello everyone! I am Lavon Morris-Grant.

I am the director of community engagement at the National Resource Center on Domestic Violence.

And I cannot but make-- cannot begin to tell you welcome if you can't see by my face how excited I am to host this particular webinar.

And to have all of us come together to engage in this important work in the ways in which we can provide some needed information to the field and figure out how we can begin to answer and provide the resources for survivors as they have been asking us to.

I hope you all will enjoy what we will bring and get the information that you need from this webinar. And make sure you utilize Q&A function of this webinar so that we may be able to collaborate with you even after this recording is done.

So again, thank you for being here and just let you know why we are doing this but before I get into that, I would love to bring my guest on to have her introduce who she is. And Andrea, if you don't mind taking the microphone.

**ANDREA MILLER:**

Thank you for allowing me to be here and providing space for me to share about the housing work we are doing in Kentucky. My name is Andrea Miller and on on the senior leadership team at the Kentucky Coalition Against Domestic Violence.

Which we have literally just changed our name this week to OV which is Kentucky United against violence so Lavonne had a surprised look on her face because it just happened, press release and everything.

So please forgive me if you are from Kentucky and I refer to us as KCADV, we are now OV but the work is still the same. Supporting survivors as they move forward in their lives.

I have been with the coalition for 13 years I believe. All of my work has been about supporting survivors in economic empowerment and housing.

**LAVON MORRIS-GRANT:**

Thank you so much, Andrea. I appreciate that. Just a quick bit as my work in the community engagement and the housing space with the National Resource Center on Domestic Violence, I have been with the organization for a little over a year.

But as far as the work within the movement, I have been doing this work for over 27 years. I can't believe I have been here that long but I know a lot of us have. And still trying to move the needle to begin to solve the issues of domestic violence a violence in families lives, and provide some sustainable, affordable, accessible safe housing.

And particularly permanent housing. Which is one of the many reasons why this webinar is important to me is to provide and figure out ways of how to help survivors gather their way into permanent housing, not just shelter and not just transitional housing.

And also because we as a field, we need to move to other options, as Heidi stated, we are not trying to take away the voucher system, we are not trying to take away anything, but we are trying to make a shift in the years of is doing this work, you now we bring in other options because survivors are asking us for that.

And they have been asking us for that for a long time. And we believe permanent housing is a really great solution in homelessness and also decreasing the violence in families lives. So with that being said, we would like to, I will begin to open it up for Andrea to start the presentation and again, please utilize the Q&A section as questions come to you. In queue. -- Thank you

**ANDREA MILLER:**

I think we need to move the slide forward and we are watching a video.

(Captioned video plays)

**LAVON MORRIS-GRANT:**

Thank you so much for that. With that video, if you have any questions, we would be glad to answer those as we go along. Now we will be able to get into the presentation with Andrea.

**ANDREA MILLER:**

I am going to start by talking about OV, our development work is going to take some getting used to, so please bear with me. I would like to say that we have benefited with the development work that we have done because of the vision of our coalition leaders, Sherry current, our first and only executive director for over 30 years, and our current CEO, Andrea Allie, and the hard work and persistence of Mariam Dockerty who is heading up the -- Ohio domestic violence network. This would not have been possible without the hard work that you did in our board so I want to make sure that I acknowledge it would not be possible without the vision of a lot of people looking at what is needed in our state and what we need to provide survivors what they need. Next slide, please.

This is Kentucky, our sheep, and we have developed over the past 12 years 284 units of permanent housing for survivors of domestic violence using Low Income Housing Tax Credit's, or LIHTC. Domestic Violence and Housing Technical Assistance Consortium, and have participated in a few webinars in the past that highlight our development work and our housing work in general.

In our state, and where the little purple dots are are where the units are located. They are in the area development District Kentucky has 15 of them, and we have a member program that includes an emergency shelter in each one of those area development districts. Five of our member programs partnered with us to help build these tax credit units, with developers and we have served over 250 families in these units since 2011. Next slide, please.

This is in Louisville, Kentucky, the Center for women and families, which is KCADV member program in Louisville. The rental assistance that goes along with this develop mint is provided with the partnership through the Louisville Metro Housing Authority and as part of this project, survivors who move into the units after staying in that unit for the years lease time, they can leave with a permanent

voucher to use anywhere Elgin Louisville service area we call those graduation vouchers. Persons move in and are provided with support while they are living in the structure, and supports provided for all of the survivors and those. Next slide, please.

This is in Morehead Kentucky, a rural area of Kentucky, townhouse style units that are right next to the member program, -- DOVES gateway, part of the purse develop and -- first development we had, and services and tax credit are provided by taxing credits provided through DOVES and our coalition. Next slide, please.

That first development, this is in Paducah Kentucky, and Murray, which is about an hour away, these are townhouse style developments and the rental assistance into Paducah area, and this is in the city, and this is a similar to in Louisville where the graduation voucher, or if you're in the development for at least a year, you can leave there with a permanent voucher if you need one or one and part that anywhere in the state or out of state. You can leave with the permanent voucher. Next slide, please.

This is our second development, so I'm going to back up a little bit in my talking and talk about how the first development happened. Our coalition leader went to our state housing partner, and we were asking for help for survivors of domestic violence that went beyond just a voucher program. Or venture set aside. -- Belcher set aside. The chairman of the board, Don Ball, a huge housing -- developer in this state, has passed away, but he basically arranged to give us tax credits. We do not even know what that was. We were learning along this journey.

Next thing we know, we had developers reaching out to us saying, "You have the tax credits. Let's build some units with them." The first 48 units, across the state scattered site and as I shared where they are, 20 in Western Kentucky, six in Eastern Kentucky and central part, and another 21 in Louisville, Kentucky. The first part was intended to be larger but as tax credits were, and developers put together, sometimes there are changes in the process so we ended up with 48 units across the state. All of them open up in 2011 for occupancy.

After we had been operating them for a few years, we thought, we can do this tax credit development, we could do some more. So we did. We thought, let's go back to Kentucky housing Corporation, and let's ask them for more tax credits. They said, "You have to apply now." And we can talk a little bit in detail about what the application process looks like, so we learn more about that. We did apply. The original development that we had proposed was selected but then again, things happen, and then we ended up with this development in central Kentucky, Lexington, 24 apartments, and 12 of them are located behind the shelter which is a working farm. It is one of KCADV member programs called member 17, and active element open up in December 2016 and February 2017 for occupancy. The 12 behind the shelter open up in February and the other 12, in Lexington city limits, are on the bus line, they are accessible to jobs and shopping much more so than the working farm and are 12 units that were rehabbed as part of the 24 unit development.

This development came together with a \$4.6 million project, and came together with the Low Income Housing Tax Credits low interest loan from the states affordable housing trust fund, the local government contributed about half \$1 million to that and another \$560,000 the affordable -- came

through the affordable trust fund in the state. These are single cottages, and fit into the feel of the area. Like I said before, the other 12 are located within the city. Next slide, please.

This is the cottage units that are on the farm outside, behind the shelter. Next slide, please.

The last project that we developed open up for occupancy in November 2019. It actually came about, again, changing. I want to talk about this change, just to highlight how you might have a plan or a vision of how you want something to go forward but be prepared for it to be -- different. Every one of ours has turned out this way, we may have started out in one direction but we ended up where we are now, in these pictures that you are seeing.

There was a fair housing complaint, that caused our first plan to fizzle, but it was settled and rightfully, and good so, we have this new development here and this was \$2.70 million project in the Appalachian Mountains in Hazard, Kentucky. The development is about partnership, starting with the vision you have for the units that you would want, in your area, where you get the property in the land, what you design what you build, how you support that and sustain it, and how you move forward with all of the learning that happens when you build housing, and are building that so that survivors can have safe, affordable housing that allows them to live with stability and dignity and autonomy.

Our goal in building all of our tax credit units was to have a sense of community, for the families who live in the developing's. We have resident meetings on regular basis and send out surveys and so that we can get anonymous feedback on services and what improvements the survivors that are living there, what they recommend. What do we really need to be successful?

And the families in our tax credit developments represent about half of the family in our housing, and I will talk about our other housing programs later. We serve another 100 families or so, through continuing care, home tenant-based rental assistance, home TBRA, and over the years we have braided funding together to be able to operate housing and we are looking for ways we can help survivors build wealth and do some asset building and again, maintain safe and affordable housing.

Some other things, next slide, about housing. We wanted all of our housing to -- I hesitate to say just really nice but they are beautifully designed. The project architect Jim Burriss with most of his views for most of the developments, designed all the units, and all of these projects, they are all energy-efficient apartments and they are equipped with all appliances, microwaves, dishwashers, washers, dryers. The project sites all have playgrounds with picnic tables, and benches and grills. All the units are energy Star certified with these appliances and furnaces, high-efficiency -- plumbing as well as argon filled gas windows and energy-efficient lighting.

Some of the lessons that we have learned in looking at our future developments that we want would be to include meeting space on-site, wellness options like walking trails, workout centers, workout rooms, on-site or nearby childcare. Some of the things we are thinking about, as we built these 84, how can we make them even better? And what else can we do?

These pictures of interior units, the one at the top is the interior in Hazzard, and along with that

playground there. The washer and dryer is a photo there. Next slide, please.

We will talk a little bit about funding, and I think we want to open it up to some questions or comments about this and before we go there I want to say one last thing about property management. We do have property management, property management company that works with us on all of these tax credit units because of the compliance that is required by IRS for development -- like this.

We wanted input into who is moving into the units. In the video we saw earlier, there are a lot of barriers that people have in coming into housing, especially survivors. So we wanted to have no application fees, no credit checks, no -- criminal histories, situations that would keep someone from being house. We did not care what a person's housing history. It is not that we did not care, we just don't want that to be a barrier for someone to be able to access the housing. We did not want to have a strong impact on the tenant selection project, so we modified it to be significantly less restrictive than any of the ones you find in a general housing situation.

Our programs and property management company, we work together on a regular and consistent basis to ensure that vacancies are filled as smoothly as possible and we resolve problems if there are any, with people being able to be paying a share of rent if they have, if maintenance issue, we want the property management to stay on top of those. If there are any issues going on in the development, we want to make sure we are trying to preserve housing and stay on top of that so we can support residents and address the issues before it would lead to the eviction like you would see in a normal situation, right or wrong. We don't want to see that happening and we don't want to see people lose housing, so we are about support and trying to preserve housing.

Here is our chance, Lavon, to talk about questions.

**LAVON MORRIS-GRANT:**

Andrea, thank you so much. Every time, talking with you, the presentation, I learned a little something more. Thank you. We will be coming back to the remainder of the presentation. What we would like to do now is open it up for questions. I know we have a few in the Q&A section and I'm sure many of you have more questions concerning housing since it is one of the number one priorities that survivors are asking us for. So before we get to the Q&A, with the audience, Andre I have a question or two for you first.

To start off this discussion. Andrea, in all of the years you have been doing this work, I know the Kentucky coalition, you changed your name but I don't remember it (Laughs) At this moment. Forgive me for that!

In all the years you have been doing this for, Andrea, and being in this field, and you work at a coalition and particularly, what is one of the main reasons why you think our field, our movement, should be in the housing space?

**ANDREA MILLER:**

I think you said it. Just a moment ago when you said that housing is the number one need that

survivors share. Usually when they are approaching a shelter or calling a support line.

Literally, housing is the number one thing that people need. So if we are not in the work of providing housing or figuring out how to better access and make housing more efficient for survivors, I'm asking what is the point. We really need to be involved in housing. It is in short supply, it is absolutely what people need. You can't do anything else if you are not safely housed.

LAVON MORRIS-GRANT:

Exactly. And we all know we are in a serious housing crisis, whether you are a victim of domestic violence or not, we are still, not just a crisis of their being limited housing, we are also in the crisis of housing being unaffordable.

And that is a huge issue that came out of the pandemic, of the COVID pandemic, that people cannot even access housing even if they are able to find it because of the expense. No matter how much money you wrap together, just a security deposit of asking for three times people salaries is so exuberant of an amount for folks to meet that criteria. So Andrea, thank you for that.

I know some of the challenges I have heard of why many domestic violence and sexual assault organizations are not in the housing space, as many of our homeless providers are is because the challenges of working with funders, and I get that, but what we have to understand as advocates and advocacy in shaping policy, in order for us to be able to shape policy, to make the barriers lesser, we have to be at the tables.

To be able to bring the information to the funders or to whomever is sponsoring us around housing, of the needs of the constituents that we work for.

ANDREA MILLER:

I totally agree.

LAVON MORRIS-GRANT:

If we are not of the table, we can't cry and scream later when they don't make room for us or shape housing in a way that makes it safe, accessible, permanent and affordable for the constituents that we serve.

So I'm hoping as we move along this path of opening up or thinking about more options and other options other than just shelter and transitional housing, that people begin to recognize that we have to do something differently and had some of those options to make them become viable and where we don't have only a handful of coalitions or handful of programs providing inventory in housing for our constituents.

So hopefully that will help us move this process along so with that, Andrea, I'm going to ask my colleague if she could read one of the first questions to us and we can decide how it will be answered.

ANDREA MILLER:



Sure. Before we do that, I think I could probably add a tiny bit to what you just said which is Low-Income Housing Tax Credit's, that is one way to do development and it is a really important way because it's 100% designed to either acquire, construct, rehab, affordable housing, housing for low and moderate income residents.

I think there have been in the history of this, over 2 million units across the country that have been built using this kind of structure, this low income housing tax credit. I think it is one way that we can increase the housing inventory and ensure that it remains affordable.

Because of how that is constructed. So we can go to the first question. From our audience.

**SPEAKER:**

There are a few questions. Actually a number of questions in the chat and Q&A box. Also I would like to remind people to please put your questions into the Q&A box so we can get to them.

The first question that I'm going to ask is: what are some solutions we can look into when there are only temporary, i.e. 12 month, housing in our programs?

**ANDREA MILLER:**

That is a good question. Sometimes that 12 month time limit is self-imposed. For example, in a rapid rehousing grant, you can use up to the regulatory period is actually 24 months. But some local continuum of care tend to limit because there is a sense or feeling that a person should be able to move forward after 12 months of rental help.

I will just share with you our experience and our independent evaluation, when we first started moving into the rapid rehousing world where they have those time limits, we found that our population, our group of survivors, they were not stable and were not getting stable within that 12 month timeframe. It took longer than that, typically an 18 to 24 months timeframe before the survival household was able to build the things they needed to move forward with that housing stability.

So I think limiting people to three months, six months, 12 months limits, if you don't have to do that, I would say, let's not do that.

I would also say if it is the area or the continuum of care that is making that limit, I would advocate to expand it. It is self-imposed. Do I think that rapid rehousing in and of itself is a solution for all populations? No, because I think sometimes people need more than even the 24 month regulatory period that is offered through rapid rehousing.

But I think that if we are not at the table and we are not learning what these regulations are and where they come from, we can't actually start the movement to change them. So I think that is the first piece. Where do you go and who do you learn, where'd you get that information from?

For us, we started with our state housing finance partner, let's look at housing -- affordable housing stock, we are looking at building housing would be built the housing we looked at how can we support

the housing with rental subsidies because people coming into our project were very low income.

So I think those are pieces that you have to look at all the different opportunities that are out there and make sure you are at the table having conversations and expressing what the needs are. For me, I hope that answers that person, answers that question for the person about the 12 month limit. Of and not just to add quickly to what Andrea was saying, --

**LAVON MORRIS-GRANT:**

To add to that from my lived experience, for the question that a person asked about the 12 month limit, along with what Andrea said I strongly suggest that your organization come all of our organizations, have a good relationship with your funders.

And help your funders understand the barriers or the issues that survivors are facing. 12 month, 24 months, first off there should not be a limit, people will heal or come to wherever they need to come to to feel like they can move forward whenever that happens.

And we, as the advocates, have to be savvy enough to have these types of conversations with our funders and educate them on how those behaviors can look. How that survivor, and each survivor is different. Each survivor is different so there is no one-way fit all. Type of limit.

So I would really suggest heavily that is something that we get out of the practice of doing, of accepting the limits and not pushing the envelope to as far as it can go to open up these options for survivors to have the time they need to be where they need to be.

I'm just going to shorten it there but we know we are not going to have a lot of time to get to every question. But we did want this to be engaging with your questions so I'm going to stop for that question and allow for a second question to come in. Marlena?

**MARLENA MOORE:**

Next question: it's kind of a two-parter. It says: what percentage of DV survivors in the state have landed in these units or other forms of housing and the second part is: are these units accessible to those who have disabilities and those who are undocumented or precariously documented if you will?

**ANDREA MILLER:**

I will take the second part first. The second part is they are 100% open to anyone who is disability. There are units that are designed for someone who has mobility issues.

Then there are others, there are accessible units for people who have... Who have mobility issues, disability issues, those kinds of things. For people who are precariously, I like how that was framed, precariously documented I think, 100%.

In a tax credit world that is not allowable so someone who is precariously documented does have access to those units and can stay there.

Usually through an immigration process when they can then move on to another voucher program if they are eligible for that or through another housing option, sometimes that is being able to do market rent on their own.

The first part of the question was the percentage of domestic violence survivors in the state who have access them. We have served over a couple hundred families. When we first did, when we first looked into one of the rapid rehousing grants, going through the continuum of care, who looked at people who identified as survivors on the prioritization list have required that people developed.

We had a couple hundred households that identified as domestic violence on the prioritization list. I don't recall off the top of my head what the percentage of that was with the total homeless population within Kentucky.

But our units are designed only for survivors. So you can't access our units unless you are a survivor household. So 100% of the people in the units have been survivors. I don't know what percentage they are of Kentucky's population. You'd have to remember that these are only 84 units, housing 84 household at a time.

As that turnover happens we can open them up to move more folks in. All of which are survivors. I hope that answers what you're looking for. But I will say that we consistently run in our state, actually post pandemic, or survivor households have increased that are on the prioritization list.

Our housing assistance that we have been applying for, we have also been applying for more funding. And we have more than doubled our housing assistance money in our state with the DV bonus funding which was a game changer for us. In Kentucky and being able to provide services to survivors.

In addition to applying for new projects, we have three continuum of care in Kentucky, we are involved in the coalition is involved in housing grants with two of them now. We will maybe expand into the other if we feel the need for right now that is being met by other organizations so we are always looking to grow housing assistance in general.

And we are also interested in building more housing inventory so we did apply last year, we had two developments that we were helping to get funding for. They were not selected, they were very small and very rural and right now the state is investing his money in larger developments.

So that is still a challenge for us but we are going to continue to look at how we can make applications more attractive. Able to bill and continue to build, and to explain that you can build a big development but you need small development in rural areas because we are a rural state so we will encourage our state and finance agency that when those allocation plans are developed, which are every two years usually, we are looking to kind of build in or help build and more special type projects that are for smaller development. I don't think anybody asked me that but I sure that anyways.

LAVON MORRIS-GRANT:

Thank you, Andrea. Marlana, I have a question I am going to throw to Andrea from the chat. It is about

pets. Asking about what about survivors and their pets? That is an issue I ran into when I was trying to escape. Are there programs that help with your pets?

**ANDREA MILLER:**

Yes, a couple of different things there. First of all, we are certainly following fair housing, which absolutely says people who have a service animal or people who have an emotional support animal can have that in the housing, even if our property management lease agreements says no pets.

What we do is work with the survivors who have pets – we try to get them classified as an emotional support animal. I don't know how many pet owners there are on this call, but I would tell you, my furry family, absolutely provides support for me so if I can get a medical professional to sign off that I need that support animal for a mental health reason, like anxiety or depression or whatever, I can get my furry family member in my household under that guideline.

If we cannot do that, for some reason, certainly, there are fostering programs and things like that where you might put your pet with another household for a short period of time, until that can be set up but I would just say that we have never denied anyone access to housing. Usually what happens is we try to explain it ahead of time, so that people are not sneaking their animals in. We want everybody to understand what the rules and regulations are around that.

I would say we're encouraging it because he recognized the need. One of our member shelters just recently said they have given up on the whole texting anyway so that if you've got a pet, bring it in, they don't care. They are making it work and as long as you are taking care of it and there is no harm to anyone, bring them on. We have this approach in our housing as well.

I will tell you, we had someone that had chickens in one of our units, and that is one of my favorite stories because I am just initially, really, chickens? OK, let's figure what is happening here. We found out that this resident was chicken sitting for her sister and we were talking about building a chicken coop in the back, is this something that the person is using as a way to barter or gain income?

I really think that anytime something is happening in a unit is just to ask questions. And see if we can All that. I was all about building a chicken coop, I was going to do that outside of the property thinking it would be a cool thing to be everybody involved. Pets, yes, but we do have to have some rules that we try to follow.

**LAVON MORRIS-GRANT:**

Andrea, yes, chicken coop, that is awesome. How you're going to use your advocacy to make that happen but to find out something different. There are so many great questions in the Q&A. Wow. I am floored and thankful for the amount of questions but I know we will not get to all of them but I do have another one that I flagged that I would ask you. Andrea, let me make sure. Here it is. And I think there is one more after that before we get into the slides. Just for the sake of time but we'll see how it goes. I have so many questions, but I really want to give the Q&A.

What are some of the biggest challenges that you have faced in providing housing for survivors of

domestic violence?

**ANDREA MILLER:**

There are definitely challenges. I think the most difficult ones involve lease violations. Like I said earlier -- our mission is trying to preserve housing for the particular survivor across all of our housing programs, and inner housing development.

We sometimes find that people move people into the unit, without the person being on the lease, the person that is being moved into the unit tends to be the violent partner. It triggers other people, I know sometimes we don't want to use the word trigger, but it can cause difficulty for other residents in the community in the tax credit development.

One of the first things we try to find out, as the perpetrator kind of coerced away or forced their way into the housing situation. And what can we do to get them out? Sometimes that involves relocating the survivor to another household, where we are also looking at trying to get to preserve safety. I think moving people in, is one of the challenges that is often based in housing. We approach it always from the perspective of, what is happening here? Can we show that this is part of a power and control issue? And what can we use to help the survivor preserve housing?

Some other complicated issues, sometimes revolves around substance use. We are not a sober living requirement but if people are using, we try to practice harm reduction modeling but we also want to make sure that what is happening is not interfering with other people who are also living there. I think those are challenges, when lease violations are issues with the person are sometimes interfering with the rest of the development, those are challenges and we are working on a case-by-case basis and our policy is to always try to preserve housing whatever we can.

One of the other challenges is nonpayment of rent, if a person has a rental share. All of our housing is model on section 8 model, where residents have a 30% share of their income towards housing costs which includes utilities will have if residents are not able to cover their share, we have ways we can work on budgeting with folks, to see, can we adjust voucher? Can we eliminate that? And we can. What else can we do? Let's just make sure that we are not putting undue burdens on folks with any of the policies that we have.

Those are some of the challenges that tend to crop up frequently, financial issues, leasing, especially moving other people in or having other people over, even if they are not living there, they are there consistently causing issues and substance use, are the biggest ones that we tend to see. You are muted.

**LAVON MORRIS-GRANT:**

Thank you, Andrea. It sounds like a lot of the same challenges people would have just being out in regular leasing, it is nothing new just because they are victims or survivors of domestic violence. People bring their human behaviors with them, right? Human habits will help

**ANDREA MILLER:**

They do.

LAVON MORRIS-GRANT:

We just, as advocates, figure out ways to adjust to those things, and not make them such heavy barriers to where our first thought of action is to evict them as they would do in other types of housing - units, there first thing is to evict people who are creating these issues further landlord.

And so, before we get back to the presentation, like I said we have so many questions but I do have one more and then Marlena, if you have a question, that you would like to ask after this one, that would be the last question and then will go back into the presentation.

This question, Andrea is, I really like this one – how have your places been received by surrounding neighbors and community members?

ANDREA MILLER:

That is NIMBY part, not in my backyard. I shared we had an issue in our Hazard development where we wanted to build tax credit housing in a particular area. In the zoning change meeting, in the city committee meeting, they were very vocal about they did not want those people living in this space next to, I think was, a funeral home.

I can talk about that for a while but I'm not going to, I am just going to say, they said "Those people" Would be not doing anything, and will be sitting around in the units smoking and drinking, I think were the exact words. In addition to referring to them as "Those people", Talking about survivors. They wrote that down in the meeting minutes, so the person took the meeting minutes wrote that down.

We reached out to Fair Housing, and we were kind of saying, "This is what happened." And the attorney for our fair housing Council that serves the entire state was like, "Pretty sure I can take care of this for you." So he did. We filed a suit against the city for discrimination against Fair Housing. As soon as the suit was delivered to the city of Hazard they called us on the phone and said, "So how can we make this go away?" And we were like, "You can give us space to build our units." So they did.

I think that, in some ways, that was an example of how it was not a sincerely first received well, but those units are built on a location where an affordable housing to Melamed had actually -- development has burned down, it is a beautiful space and spot, and residents there since they have been built, have been wonderful. There may have been some hiccups here and there as there as any housing experience but it has gone well.

In Lexington area, the 12 units that were built on the back of the shelter, that has the working farm, there were concerns by some of the neighbors who were pretty well off horse farm owners, in the state of Kentucky. But, the Executive Director of the -- program was able to meet with people and show them what the developer would look like and how it was going to fit into the landscape of the community.

We had community support for that one but it took a little bit of showing and saying, "Here is what this

is going to be like." It is a great question, and I think sometimes you might need to get your fair housing folks involved and sometimes you might be able to handle it by having a conversation with somebody. That has been our experience.

LAVON MORRIS-GRANT:

Thank you for that, Andrea. That is awesome that I turned around to y'all advantage, and at the end to the survivor.

ANDREA MILLER:

Yes.

LAVON MORRIS-GRANT:

With that, I am going to see if Marlena has a question to ask from the audience and move us back to the presentation.

MARLENA MOORE:

Give me a second. I know you are trying to move back.

LAVON MORRIS-GRANT:

Right.

MARLENA MOORE:

There is a lot of question about leveraging federal dollars.

LAVON MORRIS-GRANT:

Can you hold those questions? We are going to Kelly, Andria will be talking about that in the next few slides, and we can go more. I saw a lot of the questions and I skipped over them because that is going to be the next section we are going into.

MARLENA MOORE:

I will let you continue with the slides.

LAVON MORRIS-GRANT:

OK, thank you. We can continue with the slides. The floor is yours.

ANDREA MILLER:

You can move that one forward. We talked about how we got into the housing business because of the number one thing that survivors knees-- survivors need so we also looked into how we can support the housing. When you get into developing housing you have control I think sometimes that can be really helpful thing in making sure the programs work the way they want them to.

And make sure that survivors get the services that they need across the state. So that is another reason why you get into the housing business because they could also educate your housing communities on things like fair housing and working with people to mitigate eviction.

Let's move the slide forward a little bit here. Right now, this is kind of the progression of how housing worked in our state. We started with the tax credit developments, and in order to fund rental assistance in those we started out with home tenant-based rental assistance. This is a voucher based program.

It comes through home funds, through HUD and it provides rental assistance, security deposits, utility deposits and/or utility assistance for eligible households so we start with home TBRA, we had enough, we asked for enough and received enough to support people moving into our developments.

Then we also add some to support the people out in the community. We have been operating home TBRA which in Kentucky is a two-year cycle, we have been doing that since 2011 when our first award came about.

Home TBRA, we love it, it's a great layer of our housing assistance programming. We moved somewhere around 2015 into the balance of state with the continuum of care rapid rehousing program and we started with a small rapid rehousing grant.

That we intended to serve in the bounce of state -- balance of state, then we actually took on at the same time another rapid rehousing grant that was initially awarded to one of our member programs but then they felt like they did not have the capacity to run it.

So they asked if we wanted to take it on so we did. So we had to rapid rehousing programs that we ran concurrently. Then we combined them to one ground, that took about two years to get that to go through HUD but we did that. Then DV bonus came along. For those who are familiar with that, we talked about it in our state, we went to our board, the board was like "why doesn't the coalition go ahead and apply for this?" One of our member programs agreed to also apply so we took the annual renewal demand or the ARD amount that Kentucky was allowed to apply for, we apply for all of it between the two projects and they were both funded.

They have been renewed every year since then. And we applied for additional funding during the next year's expansion. So I think we are on our third expansion now. So we have a little over \$2 million in housing money which when we got our first grant it was like \$300,000. And we saw, was coming in our state, we were like "that's a lot of money!" And there are many other states out there you have me-- way more money, but this was a big deal for us. It was game changing for us.

Right now, we're looking at that as the model we have been sticking with Carrabba rehousing because we been able to make it work. We usually have about 98 200% exits permanent housing from the rapid rehousing grants. We give people the maximum amount of time that we can in those rapid rehousing grants.

And we also have a really good network of moving people onto a permanent housing program aside from rapid rehousing so that is our track record with it. And we start out at the beginning, connecting people to permit housing options.



And supporting them while they are rebuilding. And I think that was a question earlier with these 12 months limitations. We want to give people as much time as they can with the supports that these grants offer so they can go on to either another voucher program, or market rent, whatever works for that household.

We've had families graduate, use the word graduate, I don't really need it in that way but maybe I should just leave. We've had people leave our project to become homeowners. That is always pretty exciting.

If we want to move to the next slide...

LAVON MORRIS-GRANT:

Andrea become-- before we get to the slide can we go back really quick to the previous slide? Just to ask a question or two here. I know there were a lot of questions in the chat. About funding. And particularly, I know we are coming up to the end quickly and wanted to ensure that we got some of those questions in but I thought just this was a good place to do that.

Can you, Andrea, can you explain briefly a few things but the first one is starting with: what is home TBRA? Can you explain that and what those stand for and, acronyms, right? (Laughs) And out of that work in the development for housing?

ANDREA MILLER:

Sure. Home TBRA, TBRA stands for tenant-based rental assistance. So it's a tenant-based model where residents goes and picks the unit that falls within a payment standard that is set by your grantee.

So for us, we are a subgrantee of the home funds that come throughout Mac into the state -- through HUD into the state of Kentucky so our state housing finance partner manages those home funds, some home funds are actually for homebuilding.

Some of them are for home repair. Then some are for rental assistance. So we are applying for the rental assistance piece of this. Which, it can be used in our tax credit development, it can be used to pay rental assistance on behalf of the resident who is going to move into our tax credit unit.

It can also be used somewhere else out in the community. Keeping in mind that tenant based only means the tenant has the choice. So even though we have these tax credit develops, and we might have a vacancy, if the tenant who was in our program does not want to live there, they don't have to live there. We can't make people live there.

So they can choose to live in the community. A lot of people will choose these tax credit of elements because they are really nice. -- Developments

They are new and they have these cool things. But it's the tenants choice where they use that voucher. It is a voucher program, it does require that we follow the voucher model which is again, section 8

based model where people pay 30% of their adjusted gross income.

Towards the housing cost. People who are very low income don't really pay 30% of their adjusted gross income, they are paying a smaller piece of that. That is because it is designed to help people not be overburdened by rent.

In the unit they are choosing. It does again have that payment standard Which in Kentucky is under 10% of the FMR. Or fair market rent. -- 110%

That is what limits you to. For the balance of Tate, COC rapid rehousing, we use the same rental assistance model, we are following section 8 and that is because most of the people in our project go on to a voucher program, we have a lot of people who are extremely poor, we are talking less than 30% of the area median income for most of the people in her housing.

So when they leave housing, they are typically going to a permanent voucher that is either section 8 voucher or something like a section 8 voucher like a veterans voucher or (unknown term) which is the housing for persons with AIDS. Or some other permanent voucher program.

So we follow that same model of the 30% adjusted gross income. In a rapid rehousing program, you are not capped at a payment standard. We just use that as a guideline.

It is because those are based on rent reasonable. In an area of the state where there might be housing that is more expensive, than your fair market rents, you can use rent reasonableness just to show this unit that this person is selected might be above a fair market rent but we are not capped at a fair market rent. At least in our community and our COC's. I've heard other CFCs where they cap rents for people which I think is a mistake. I think it limits people to rents that is -- housing that is already limited.

We are in a national housing crisis. We really need to be figuring out how we can get people housed using these funds and there are ways to do that. In the DV bonus rapid rehousing runs the same as our project that comes through our collaborative applicant where they, we are a subgrantee. I'm hoping that answer the questions... On going into the weeds with us all day!

LAVON MORRIS-GRANT:

(Laughs) That is so great! What I'm going to do here, I'm going to I'm going to make a statement that I'm going to ask Marlina if they see a few questions around the funding piece to bring into the discussion because I'm sure many people would like to know that portion of it.

But my statement that I wanted to make for us as a field and in general, is to please from the DV and as a perspective,-- SA perspective is to get familiar in your areas with your Seo seas. COC's are continuums of care.

I know a lot of us in this space do not know about the COC's but it's so important for us to be connected and build relationships with the continuums of care and balance of state. So that we can

have a seat at the table to learn and find out what is happening, what monies are available, how we can utilize that money and how we can have a say in bringing down the barriers for survivors that we are working with.

So that is really important and also important why we need to, as a movement, as a field, to be part of the housing conversation in helping to guide those conversations and the way funding is being met. With that, the last thing I wanted to ask Andrea before I bring in Marlena, was Andrea, you did a great job with this but if there is a way that you can explain to the audience what we call braided funding, with all of these categories that are year, what is braided funding and how did you all make it work?

**ANDREA MILLER:**

For us, the braided funding piece is you have some funding streams that will allow you to do this piece. And then others that you can maybe pollen that will help you do this other piece. For example, to use the first two on the slide, when we did the tax credit development, and those tax credit projects pulled together funding streams to get those units built, part of getting a development approved is what is your rental plan and what is your supportive service plan for the people that are going to be living in those developments?

So the development itself does not pay the rent for folks. So we already know that most of the people we are working with sometimes common at zero income. So who's going to pay the rent? The rent still has to be collected. Because that is how you keep the project moving forward and going on and how you pay your property manager.

For us we were looking at: what subsidy programs are out there that could be used do rental assistance in those developments? That is where we had our partnerships with section 8 and some of the communities where they agreed to give us vouchers for those units.

Which are the equivalent of like a project based voucher program so as long as you live there, you get the rental assistance. You might remember I said that some of them, once they no longer want to live there, after they have fulfilled the first year of lease, they get a voucher that they can take with them and go.

That is an awesome outcome and partnership for someone who might need that. For the length of time that they do. So we started with the home TBRA as a rental assistance option. At the same time that we had the home TBRA that was going to provide our rental assistance, we needed to provide supportive services.

So we looked at an OPW transitional housing grant is a way to provide supportive services only. So when we wrote the OPW transitional housing grant, it was to pay for the staff to provide the supportive services for the people living in the development, whose rent was being paid by either section 8 or home TBRA.

That is an example of leveraging those kinds of funding sources, different ones out there, to support the work that you are doing. In the same way that we had applied for OPW transitional housing funds,

for three different cycles, those are three year grant so that took us about a decade, then we had to look at if we don't get OPW funding, what else can we use? There is rapid rehousing then.

Which has supportive service money in it in addition to rental assistance so that is another way that you can pull another funding stream into support your housing work if you are doing development or if you are just using those housing grants to provide supports for people in the community. And I think that we also have private funders that we have pulled in but you could also add as a breeding level to provide -- rating braiding

To provide flex with funding. Supporting renters with funds that are not covered by another grant. That is another way to pull in a layer of funding the OCA money... Crime victims. That funding can provide money for staff, that can then support the folks that are living in your housing. That is another layer of funding that you can add in.

In Kentucky, also, we are a pasture agency for contract funds for our states, so that is another funding source can be tied into how we can support the work that is in the development itself, for staff or for needs. There are other funding sources that can be used to support housing and can leverage together, can be used to build them, and also used to support them. Once they are built.

I had shared that with the developments that we had built, there are several different pieces that went into some of those developments, affordable housing trust funds, bonds, some funds are used for development, if that is what your state allocation says. For us, we can get really in the weeds on this, but we learned a lot of this along the way, so that I think is the best answer begin to give as to what is it you're trying to accomplish and who has got out money out there and how to apply to receive?

We work with also, lots of different private foundations that want to support the work. We had a lot of success for our economic empowerment pieces looking at foundation work to support that. As another layer of best practice.

**LAVON MORRIS-GRANT:**

Wow, Andrea, thank you for that extended example, and I think that really helped the audience see that there are other ways to braid funding and despite the challenges it is doable and it's a matter of figuring out how to make it work.

I know there is a lot of questions we are not going to get there, but there's a question or two that I wanted to go to the chat, before we go back to the slide deck and bring this to a conclusion. Marlena, if you have a question that you wanted to ask.

**MARLENA MOORE:**

Like you had mentioned, there are a number of questions into the chat. I know you have already touched on this, but just an expansion of – did you have any experience utilizing home funds in or any other HUD funding to build units and probably the more expensive version or question that is being asked is, what advice you have for establishing relationships with developers?

ANDREA MILLER:

The first question about using home funds, yes. Some of these developers actually did tap into some home funds to build, I think the Lexington element used home money to build. We have experience with the layering of putting the development together, it is not all one source it comes from, but we have some pretty masterful, I think, folks that are state housing financing that help put these projects together along with some of the developers that we worked with.

In terms of the developer piece, or the developer relationship – the developer needs a -- nonprofit partner to do a nonprofit development. If you make yourself a nonprofit partner, you don't have to be a codeveloper, like we have been. But we are the best kind of codeveloper because the guarantees for the tax credit investors actually came from our development partner. We got a little bit of the credit there, because we are also putting up rental assistance money and all of that, but they need a nonprofit partner.

If you can talk about your vision and it aligns with they want to build, and you can design together, that is a way to design a project that would make you an attractive component to what developer is trying to accomplish in a community.

I think the developers we worked with have been wonderful. We worked with housing partnerships out of Louisville and we work at the National Housing Alliance of Ohio, we have had great experience is with them. The projects that we are trying to develop, one of the member programs is looking at their own tax credit development, and working with a well-known developer. The mission is aligning. That is what I think is really important with the partnerships, that you have a vision alignment.

That is the way to kind of approach development, to look at who is building what in your community, into if you can talk to them about being part of something new and unique in your area. That is a best advice I would give, you can probably talk to your estate finance partner, too, and find out what developers they have worked with, and which ones they may recommend you reach out to as a potential partnership.

For us, those things, that is were related, we are looking for people that aligned with what we wanted to accomplish.

LAVON MORRIS-GRANT:

For that, Marlena, for the sake of time, because I really want Andrea to be able to talk about the last slide about one of their success stories – you can ask one more question, if it is not too in-depth of an answer that Andrea would need to give, if you think it is. (Laughs)

ANDREA MILLER:

I talk too much.

LAVON MORRIS-GRANT:

We are going to shorten it a little bit, Andrea. Let's see what Marlena has for us.

MARLENA MOORE:

Most of these are very in-depth questions.

LAVON MORRIS-GRANT:

I kind of thought. I don't want to shortchange anyone in the interest, so what we will probably do with that is move into the last part of the slide, of the last slide. To talk about, as we come to a close, what we promised that all of the questions that were put into the chat, and in the Q&A, we will send out answers to those questions and possibly come back with a part two of this presentation. We will discuss that also so for those of you who are still with us, if you would like to see a part two, or have a part two, put a thumbs up in the chat, or put a number one in the chat, if that is something you think you would be interested in. I see some coming in already, so thank you for that. All my God. (Laughs)

ANDREA MILLER:

Seeing a lot there. You can move to the next slide. I think I have already shared this and you can move.

This is a story from one of our persons who moved into our tax credit unit after she had fled her abusive husband with her child there that is also pictured. She is standing in front of the unit she is in, and standing in front of a Toyota Camry that she purchased. When she first came into shelter, she needed housing so there was the tax credit unit right there and she said it was awesome, and moved in.

Working with her advocate she found out about an economic empowerment program that we had, where we match people savings up to \$2000 with a dollar for dollar, if they maximize the -- program they can have \$4000 to purchase a vehicle. It took her about nine months to save up the funding and buy the car that is right behind her, and after she bought the car, she was able to get a better job and able to move out of the tax credit units. She took about her -- with her, got a better job, came out of section 8 in the community.

At the time, we had a federally funded program, which I wish the federal government would bring back which was called Assets for Independence and it was an individual developer program. We still have the program going through 2019, and she used the programs where her savings were matched four to one, so she came out with \$5000, and was able to buy a home. She went from being homeless in about 2015 or so, to being a homeowner in 2019, January 2019.

I file for a lot of the survivors that we work with to come in that space from homelessness to homeownership is about 3 to 5 year journey. Most of the time, it came with some sort of matched savings program or match savings opportunity, and the housing and supportive services that started them off on that journey.

To me, these stories, particularly hers, those like that, they happen when we meaningfully invest in people and help them achieve the goals that they have for themselves and for their families. For her, it was giving her time and space to heal, and safe affordable housing, that was nice, for her and her child. And connecting her with resources that can help her move forward. Getting a job, might be one,

getting a better job might be one, education is another. Those things, I think, when we can layer all that together, we make change.

LAVON MORRIS-GRANT:

That is awesome, Andrea. I know in us doing this work as long as we have done this work, I note there are so many success stories like hers, and it is always good to see that and document that and continue to move forward with those that will come behind her, as she was able to move out of the unit and continue doing good for herself.

The great thing for me, in this, is knowing that she was allowed the time that she needed and did not feel the -- pressures from us as the advocates, from the programs, from the funders, from any of the other outside sources of her reaching her potential of when she was able to move out of the units, and again, we cannot compare her story of moving out of the units to someone else who may have to stay a little longer.

ANDREA MILLER:

Everybody's story is unique.

LAVON MORRIS-GRANT:

That is what we have to respect, as human beings and advocates doing the work. The monies attach the work that we do, we have to make the money make sense. We have to make the money relevant to the way people's lives are lived in people's lives are not one-dimensional. I know that is a big thing, we, as survivors have been saying for so long, "I don't have a one life dimension. I don't have a One Life issue. My issues are not happening one at a time. Many of my issues are happening simultaneously, even if it is different issues that are not connected to why I am homeless or why I came to domestic violence organization for help. I can be having other kinds of issues, happening."

All of the core support services, Andrea, that you all are able to offer is an awesome guide. The domestic violence Housing First is a great model to look through, also, particularly because it offers the -- I lost it, my age. Trauma care, oh my God, I just lost the name, Andrea, of how we offer trauma informed care. That is it.

ANDREA MILLER:

Right.

LAVON MORRIS-GRANT:

Trauma informed care in those pieces, and that peace has to follow, and talking with their funders of educating and helping them understand, as they work with us, to offer more money into the spaces are to get people housed. And help them stay housed, permanently in seeking that.

With that, Andrea, I am so thankful, and I know we have so much more we can cover and based on the numbers of people saying they would love a part two, we will look to see how to make that happen. And how soon we can make that happen.

In closing, I just want to say that – I want to read this last piece, as we close, of understanding the intersections between domestic violence, sexual violence, racism, and homelessness and applying in equity survivor census lends in our work is the only pathway to stability, safe housing and healing for all survivors.

If we want to address racial equity, we have to acknowledge it, learn about it, and talk about it so we can do more about it together. That comes from the video you also earlier. I wanted to bring that back to your remembrance as we take this webinar to a closing, and anything, this could not have happened without all of y'all's participation. We are so thankful to you all, for being here with us, and engaging in questions with us in the so sought after discussion that has to continue.

Please, take this out of the webinar, and take it back to your organizations and into your communities and continue to conversations. Thank you, so very much and we hope to catch you on the next one.

**ANDREA MILLER:**

Thank you, everybody and feel free to reach out and we will get back to you, right?

**LAVON MORRIS-GRANT:**

Yes we will. Andrea, stay on, yes we will do that.

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