

Home Sweet/Safe Home:



An overview of battered women's housing needs and how the system is currently responding

The educational materials that follow are supported by funding from the Washington State Department of Social and Health Services, Children's Administration, Division of Program and Policy. The points of view presented here are those of the author and do not necessarily represent the official position or policies of the Washington State Department of Social and Health Services.

How to use this presentation

- ❑ Read and study all the slides
- ❑ Follow the links if you want to learn more
(tip: right-click on the link and choose “open in new window”)
- ❑ Once you have completed reading the entire presentation, take a quiz to test your knowledge and to complete Lesson 1 of this course
- ❑ Away you go!

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- Overview of affordable housing issues
- Lack of safe and affordable housing impacts a battered woman's safety and decision-making
- Understanding the public housing system
- Legal protections available to survivors

We also provide a list of resources at the end!

Introduction



Herstory

- ❑ The battered women's movement began as a shelter/safe home movement.
- ❑ Women took other women into their own homes to provide refuge from abusive partners.
- ❑ Slowly, communities began to help these groups of grassroots women to open up safe houses across the country to provide temporary safe shelter, support groups and individual advocacy.

Where are we today?

Over thirty years later . . .

- ❑ Domestic violence continues to affect nearly one third of American women in their lifetimes.
- ❑ Emergency shelter continues to be the cornerstone of our response to domestic violence.

But...



Shelters alone do not fill the ENORMOUS need for housing

- ❑ The numbers of shelters have steadily increased over the years but still the turn-away rates remain staggering.
- ❑ In Washington, there were 6,147 women and children sheltered and 36,522 turned away or unable to be served by DSHS-funded DV shelters in the last state fiscal year.

Lack of long-term housing is evident.

- ❑ Private and public housing programs have not filled the gap, leaving many battered women and their children shelter hopping, returning to the abusive partner's home, or still homeless even once their "emergency" has ended.

Overview of affordable housing issues



The current state of affordable housing

- Affordable housing has become less attainable for the general public due to a variety of factors:
 - A decrease in the number of low-income units nationwide,
 - A decline in federal funding for low income housing, and
 - Skyrocketing housing costs coupled with stagnant wages for lower income workers.

Fewer affordable housing units

- In the six years between 1976-1982, HUD (*Department of Housing and Urban Development* —*stay tuned for discussion about this agency*) built over **755,000** new public housing units
- But in the last 25 years, HUD has built **ONLY 256,000** new public housing units.

Fewer units **and** less money for HUD

- This means that the number of new units available in the market has not kept pace with demand.
- Consider also that HUD's budget was 65% higher in 1978 than it is today.

So what happened?

- ❑ In response to the drastic cut in funding for affordable housing, communities began opening emergency shelters in cities nationwide to respond to the growing housing and homelessness crisis.
- ❑ The burden of serving homeless and low-income families shifted to non-profits and other non-governmental agencies.

From Without Housing: Decades of Federal Housing Cutbacks, Massive Homelessness and Policy Failures, Western Regional Advocacy Project, 2006

New funding stream not enough...

- ❑ In 1987, Congress passed the Stewart B. McKinney Act, providing \$880 million in homeless assistance funding.
- ❑ This money is allotted for the creation of affordable housing units and housing vouchers and is administered by HUD.
- ❑ But since 1987, the annual McKinney homeless assistance has never been more than \$1.4 billion.

Federal priorities

- The Federal government *is* spending money on housing, but *not* on developing and preserving existing **affordable** housing.

This reflects a shift in priorities...

- Since the 1980s, the focus of the Federal government has been on **stimulating homeownership** rather than assisting the homeless population and those with low incomes.

They're spending money on housing, just not for low-income folks...

- ❑ Over the last 30 years, the federal government has increased spending on tax incentives for homeowners by over 300%.
- ❑ This means that every year since 1981, tax benefits for homeownership have been greater than HUD's entire budget and have dwarfed funding for programs that benefit low-income renters.

While increasing home ownership is certainly a good thing...

- ❑ Home ownership is still too expensive and out of reach for people with very low incomes.
- ❑ As a result, strategies to increase home ownership have not been the cure-all for the housing crisis some had hoped it would be.

Federal priorities

- And it is not that “we” don’t have the money to both promote home ownership AND provide an adequate supply of affordable housing.
- In 2007 federal budget proposed to spend almost \$2.6 billion on a *single* submarine – more than twice what it spent on all 2005 McKinney homeless assistance.

Better wages needed to attain housing

- ❑ By one calculation, a worker would need to earn \$16.31/hr to afford a 2 bedroom apartment
- ❑ The average hourly wage in the US is under \$15.
- ❑ Nationwide, the average **renter** earns less than \$13/hr.

Wages are not keeping pace with housing prices.

- ❑ Clearly, most renters (and certainly those earning minimum wage) do not have access to fair market housing.

What does this mean?

- So, since renters are earning less than \$16.31 per hour (what some call the National Housing Wage), **even if someone finds and keeps a job, he or she is likely to face considerable difficulty in finding affordable rental housing.**

How is affordable housing defined?

- A rental unit is considered affordable if it costs **no more than 30% of the renter's income.**

What about here in Washington?

- A renter in Washington needs to earn \$15.95/hour (full-time/year round) to afford Washington's fair market rent for a 2 bedroom unit.

Washington picture

- ❑ Minimum wage workers are a little over halfway there at \$8.55/hr...
- ❑ So, they must either work 2 full time jobs or share rent with another minimum wage earner who works full-time.
- ❑ This calculation does not take other costs, like childcare, into account.

Washington picture

- The average renter in Washington earns \$13.92/hour*
- To access the same 2 bedroom unit, Washington renters are left with the choice of
 - working 50 hours a week or
 - finding another wage earner to share housing expenses with.

*2008 estimated data may not take into consideration the recent economic downturn. A Pierce County United Way study lists their average renter wage as \$11.70/hr.

What you can “afford” on public assistance

- ❑ The situation is even more grim for those who must rely on public assistance for income.
- ❑ An individual on SSI has very little money available for housing when you take into account their monthly income of \$674. In order for a unit to be considered affordable, the rent for someone on SSI would be \$202/month.
- ❑ Or, what about a family of 3 on TANF who receives \$562/month? Affordable rent is \$168/month.

Lack of safe and affordable housing
impacts a battered woman's safety and
decision-making



As you can see...

- ❑ Realistically it often takes 2 wage earners to be able to afford an apartment
- ❑ Otherwise, a family must either obtain subsidized housing or be forced to live in substandard housing

So...

- ❑ DV victims often have to choose between staying with their abuser and being able to pay their rent or going out on their own with little prospect of finding decent and safe housing.

And,

- These financial realities can be compounded among battered women with credit ruined by their abuser, criminal records, or evictions due to an abuser's violence in the home.
- Bottom line: **it is very difficult for survivors to find, access, and afford safe housing!**

Survivors face tremendous barriers to accessing safe housing

- ❑ Survivors continue to be discriminated against, denied access to, and even evicted from public, subsidized, and private housing because of their status as victims of domestic violence or because of the abuse perpetrated against them.

Lifting the Voices of Homeless Women, Roofless Women's Action Research Mobilization, Women's Institute for Housing and Economic Development, 1997.

More barriers...

- ❑ Landlords frequently turn away potential renters who have protection orders (which turn up during credit and public record checks).
- ❑ In Washington state, while we have succeeded in passing legislation to stop this kind of discrimination, we have yet to adequately spread the word or help survivors challenge landlords and housing providers to comply with the law.

The facts on housing and DV

- ❑ Our nation's lack of affordable housing can dramatically reduce options for women experiencing domestic violence, trapping them in abusive situations or forcing them and their children to become homeless if they leave.
- ❑ Women living in poverty are especially vulnerable.

Housing affects battered women's ability to get or stay safe


- ❑ Battered women say that they frequently stay with or return to their abuser due to their fear of poverty and homelessness.
- ❑ This is a well-founded fear. Victims of domestic violence often return to their abusers because they cannot find affordable long-term housing.

Statistics

- ❑ The link between homelessness and domestic violence is undeniable.
- ❑ One study found that 92% of homeless women experienced severe physical or sexual abuse at some point in their lives, and 63% had been adult victims of domestic violence.

Browne, A. and Bassuk, S. "Intimate Violence in the Lives of Homeless and Poor Housed Women: Prevalence and Patterns in an Ethnically Diverse Sample," *American Journal of Orthopsychiatry*, 67(2) 261-278, April 1997; Browne, A. "Responding to the Needs of Low Income and Homeless Women who are Survivors of Family Violence," *Journal of American Medical Association*, 53(2), 57-64, Spring 1998.

Understanding the public housing system



An overview

History of the Department of Housing and Urban Development (HUD)

- HUD, the quintessential Great Society department, was created in 1965 with the best of intentions: to create decent housing for the poor.
- HUD's current mission is to **increase homeownership, support community development and increase access to affordable housing free from discrimination.**

HUD—what a great mission!

- HUD is the Federal agency responsible for national policy and programs that address America's housing needs, that improve and develop the Nation's communities, and enforce fair housing laws.
- HUD is tasked with helping to create a **decent home and suitable living environment for all** Americans.
(a lofty goal!)

HUD's Major Programs

The primary programs administered by HUD include:

- ❑ Mortgage and loan insurance through the Federal Housing Administration
- ❑ Community Development Block Grants (CDBG) to help communities with economic development, job opportunities and housing rehabilitation;
- ❑ HOME Investment Partnership Act block grants to develop and support affordable housing for low-income residents;
- ❑ Rental assistance in the form of Section 8 certificates or vouchers for low-income households;
- ❑ Public or subsidized housing for low-income individuals and families;
- ❑ Homeless assistance provided through local communities and faith-based and other nonprofit organizations;
- ❑ Fair housing public education and enforcement.

Let's focus on the programs that survivors use most :

- ❑ Rental assistance in the form of Section 8 vouchers for low-income households;
- ❑ Public or subsidized housing for low-income individuals and families;
- ❑ We will refer to all of this as: **public housing**

What is public housing?

- ❑ Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.
- ❑ Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families.

HUD oversees public housing at the federal level

- HUD provides Federal aid to local public housing agencies (PHAs) who oversee affordable housing for low-income residents.
- HUD furnishes technical and professional assistance in planning and managing these programs.

Public Housing Authorities manage public housing at the local level

- ❑ Bottom line: A PHA is responsible for the management and operation of its local public housing program.
- ❑ HUD requires that PHAs be responsible for:
 - Assuring compliance with leases;
 - Setting other charges (security deposit and damages to unit);
 - Performing periodic re-examinations of the family's income at least once every 12 months;
 - Transferring families from one unit to another;
 - Terminating leases when necessary; and
 - Maintaining the development in a decent, safe, and sanitary condition.

So, advocates are thinking...

- ❑ This means that your relationship with your local housing authority is extremely important since they are the folks that actually deliver the programs and assistance.
- ❑ Knowing how your PHA works and what their programs and guidelines are can be a tremendous asset for the survivors you are working with.

PHAs may also do more

- ❑ Sometimes PHAs provide other services, such as: homeownership opportunities for qualified families; employment training opportunities; other special training and employment programs for residents; and support programs for the elderly.
- ❑ Take the time to figure out which programs are available in your area

PHAs in Washington State

- Here is a link to list of housing authorities in Washington State by county and city:
<http://www.awha.org/contact.html>

Who is eligible for public housing?

- ❑ Public housing is limited to low-income families and individuals.
- ❑ A PHA determines eligibility based on:
 1. annual gross income;
 2. whether the applicant qualifies as elderly, a person with a disability, or as a family; and
 3. U.S. citizenship or eligible immigration status.

Eligibility and advocacy

- ❑ If the applicant is eligible, the PHA will check references to make sure the applicant and their family will be good tenants.
- ❑ PHAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment. *This is where good advocacy can help an applicant out! For example: writing a letter of support or helping to explain why previous tenancies did not work out.*

Income limits

- ❑ PHAs use income limits developed by HUD.
- ❑ Income limits vary from area to area so applicants may be eligible at one PHA but not at another.
- ❑ The PHA serving your community can provide you with the income levels for your area and an applicant's family size.

Application and eligibility

- ❑ The application must be written.
- ❑ Either the applicant or the PHA representative can fill it out.
- ❑ The PHA usually needs to collect the following information to determine eligibility:
 - ❑ Names of all persons who would be living in the unit, their sex, date of birth, and relationship to the family head;
 - ❑ Applicant's present address and telephone number;
 - ❑ Family characteristics (e.g., veteran) or circumstances (e.g., living in substandard housing) that might qualify the family for tenant selection preferences;
 - ❑ Names and addresses of applicant's current and previous landlords for information about their family's suitability as a tenant;

... Eligibility continued

- ❑ An estimate of applicant's family's anticipated income for the next twelve months and the sources of that income;
 - ❑ The names and addresses of employers, banks, and any other information the PHA would need to verify applicant's income and deductions, and to verify the family composition; and
 - ❑ The PHA also may visit the applicant in their home to interview them and their family members to see how they manage the upkeep of their current home.
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- ❑ After obtaining this information, the PHA representative should describe the public housing program and its requirements, and answer any questions the applicant might have.

What about documentation?

- ❑ The PHA representative will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on the application.
- ❑ The PHA will also rely on direct verification from the employer, etc.
- ❑ Applicants will be asked to sign a form to authorize release of pertinent information to the PHA. (Note: PHA's have an agreement with our state welfare program to routinely and automatically verify some information about applicants & tenants, such as who is living in the household.)

Exhausted yet?

- ❑ The PHA has to gather a lot of information.
- ❑ This may be a barrier for survivors who are in hiding and may make it impossible for undocumented survivors to access this system.
- ❑ Advocacy may help in certain situations to waive certain requirements; a good relationship with your PHA may help with this.

When and how will the applicant be notified?

- ❑ A PHA has to provide written notification about their decision.
- ❑ If the PHA determines that the applicant is eligible for public housing, their name will be put on a waiting list, unless the PHA is able to assist them immediately. (If this is the case do a celebration dance and count your good fortunes!!!)
- ❑ Once the applicant's name is reached on the waiting list, the PHA will contact them. (FYI: while a PHA can verify that an applicant is on the list, they will not identify how far up or down the applicant is on the list.)
- ❑ If it is determined that the applicant is ineligible, the PHA must say why. If the applicant wishes, he/she can request an informal hearing to review the decision.

Waiting list troubles

- ❑ Note that at any time a PHA can close their waiting list to further applicants when they deem their list to be full, so be sure to ask if your PHA is taking applications before you send a survivor over there.
- ❑ Furthermore, a PHA may periodically purge their wait lists by sending out post cards to each person on the wait list and requiring a response in order to stay on the list. It is critical that you tell the survivors that you are working with to keep their contact information current with each PHA that they have applied with.

Keeping up with the waiting list

- ❑ Some PHAs may have a system to keep folks updated on their waiting lists.
- ❑ The Seattle Housing Authority has a Low Income Public Housing 'Save My Spot!' monthly waiting list check-in system. See their system at www.savemyspot.org
- ❑ Check and see if your PHA has anything like this or advocate that they institute something similar.

Selection preferences

- ❑ HUD regulations note that giving preference to specific groups of families enables a PHA to direct their limited housing resources to the families with the greatest housing needs.
- ❑ Each PHA has the discretion to establish preferences to reflect needs in its own community. These preferences should be included in the PHA's written policy manual. Advocates should ask what preferences your local PHA honors and should actively promote a preference for DV victims if one isn't already in place.

HUD encourages preferences for DV!

- HUD “strongly encourages” (but does not require) PHAs to consider adopting preferences for admission for victims of domestic violence.

Click here for the link to the HUD guidelines that describe this: [*Public Housing Occupancy Guidebook, Chapter 19*](#)

Rental assistance

- PHAs offer two main types of rental assistance:
 - **Tenant-based rental assistance** follows the tenant to any property that accepts rental assistance and that meets HUD standards. (This is more commonly called a “Section 8 voucher”.)
 - **Project-based rental assistance** is attached to the rental unit and does not follow the tenant if they move from the assisted unit. (This is what has been commonly called a “housing project”)
 - For both categories of rental assistance, the tenant’s portion of the rent is based on 30% of their adjusted monthly income. The remaining portion of the rent is paid by the PHA directly to the landlord. To be eligible, tenants must have an income that is less than 50 percent of the median county income.

Tenant-based (Section 8) vouchers

- ❑ Most people prefer tenant-based vouchers and thus the waiting lists for these are very long (typically many years long).
- ❑ These offer the most flexibility as the renter is able to choose where to rent and who to rent from (as long as the landlord is willing to accept the voucher).
- ❑ Do note that just because a survivor has one of these vouchers, it does not make it easy to find and secure rental housing. This is where good relationships with local landlords can help to help them see the wisdom of accepting Section 8 vouchers and giving survivors a chance.

Project-based vouchers

- ❑ Project-based vouchers enable a survivor to live in a particular development for an affordable rent.
- ❑ While many would prefer the section 8 voucher to the project voucher, this is still a tremendous asset to survivors seeking affordable housing.
- ❑ Survivors may be tentative about living in one of these “projects” — it may help to know which developments are known as safer and more family-friendly in town.

Legal protections available to survivors



1. VAWA 2005
2. Washington State Law

VAWA 2005

- ❑ Federal Violence Against Women Act of 2005 (VAWA) reauthorization included new housing provisions
- ❑ These provisions became effective on January 5, 2006
- ❑ Became Public Law 109-162

In a nutshell, VAWA 2005 addressed:

- ❑ **Denial of housing** (DV cannot be the reason housing is denied)
- ❑ **Eviction** (an incident of DV does not count as “criminal activity” under the “one strike” rule)
- ❑ **Voucher portability** (DV victims can transfer their Section 8 voucher to another community)
- ❑ **HMIS** (DV programs getting HUD money shall not enter personally identifying information into the HMIS database)

And now for the details...

VAWA 2005

Denials of housing and evictions

- Title VI of VAWA acknowledges that many victims of domestic violence across the nation who seek or obtain civil protection orders against their abusers, who summon police in response to domestic violence, or who take other protective measures that VAWA encourages are in fact punished for doing so with the loss of their federal housing.

VAWA 2005

So...

- VAWA amended the Public Housing Program, the Section 8 Housing Choice Voucher Program, and Project-Based Section 8 to ensure that victims of domestic violence, dating violence or stalking and their families are not wrongfully evicted from or denied housing because of the violence committed against them.

VAWA 2005

Denial of housing prohibited

- These housing statutes now provide that an individual's status as a victim of domestic violence, dating violence, or stalking is not an appropriate basis for denial of admission or denial of housing assistance.

VAWA 2005

Eviction for criminal activity prohibited

- ❑ The statute establishes an exception to the federal “one strike” criminal activity eviction rule for tenants who are victims.
- ❑ An incident of actual or threatened domestic violence, dating violence, or stalking does not qualify as a serious or repeated violation of the lease or good cause for terminating the assistance, tenancy, or occupancy rights of the victim.
- ❑ VAWA also provides that criminal activity directly relating to domestic violence, dating violence, or stalking does not constitute grounds for terminating a tenancy.

VAWA 2005

Documentation

- Before complying with VAWA, a PHA or Section 8 landlord may ask an individual for documentation that he or she is or has been a victim of domestic violence, dating violence, or stalking.

- Documentation can include:
 - A victim's statement
 - A police or court record
 - A statement signed by certain professionals
 - Or a HUD-approved certification form

VAWA 2005

Confidentiality

- ❑ If a victim provides documentation, the PHA or landlord must keep that information confidential, including the individual's status as a victim.
- ❑ The PHA or landlord may not enter that information into any shared database or provide it to any related entity.

VAWA 2005

Voucher portability

- What it means: The transference of a Section 8 voucher to another community. Recent changes in reimbursement from HUD have changed how housing authorities allow “porting”.
- VAWA clarified that victims of domestic violence, dating violence, or stalking in the Section 8 Housing Choice Voucher Program **can** “port” their voucher to another community.

VAWA 2005 Changes in Homeless Management Information System (HMIS)

- ❑ VAWA amended the McKinney-Vento Homeless Assistance Act to require HUD to instruct grantees and sub-grantees under the Act **not to enter personally-identifying information into any shared databases, such as the Homeless Management Information System (HMIS).**
- ❑ This means that any VAWA or FVPSA funded programs are prohibited from entering any personally identifying information into any shared databases (including HMIS).
- ❑ [NNEDV's VAWA 2005 Confidentiality Update](#)

VAWA 2005 Changes in Homeless Management Information System (HMIS)

- The change is intended to protect the safety and confidentiality of victims of domestic violence, dating violence, sexual assault, and stalking who use emergency shelter and homeless services programs that receive funding under the act and are therefore otherwise subject to HMIS data reporting requirements.

More VAWA 2005 Provisions

- ❑ PHAs must include in their 5 year plans a statement about goals, activities, objectives, policies, or programs that will enable a PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.
- ❑ Requires a description of
 - Programs provided to survivors that offer general advocacy and help with finding and maintaining housing.
 - Programs provided to those who access public housing that focus on prevention of DV, SA and stalking.

Washington State Legal Protections

- As of March 15, 2004, survivors of domestic violence, sexual assault, or stalking can benefit from new protections available under the Landlord Tenant Act.

WA State law

What the law says

- Under the new law, a survivor of one of these crimes can **get out of a lease early**, and has the right to be **free from discrimination** by a landlord when entering into or renewing a lease.
- Survivors can terminate their lease early if they meet the three following conditions...

WA State law - Survivors can end a lease early if they meet three conditions:

1. They have a a valid order for protection OR a record of reporting the incident of DV to a “qualified third party” (See sample Record of Report on pgs. 6-7 of the following link)

<http://www.lawhelp.org/documents/1694016304EN.pdf?stateabbrev=/WA/>

A “qualified third party” means any of the following people: law enforcement officers, state court employees, doctors, nurses and other health care pros, licensed mental health pros or counselors, members of clergy, or crime victim/witness program advocates.

WA State law - Survivors can end a lease early if they meet three conditions:

2. The survivor must notify their landlord in writing that they are a victim of domestic violence, sexual assault, or stalking and attach a copy of the order for protection or the record of the report with the letter.
 - **See sample letters on pgs. 8-10 of the following link**
 - <http://www.lawhelp.org/documents/1694016304EN.pdf?stateabbrev=/WA/>

WA State law - Survivors can end a lease early if they meet three conditions:

3. The survivor must inform their landlord that they will be moving out within 90 days of the incident that caused them to seek a protection order or make a report. They can do this in the same letter that they used in step 2.
 - **It is important to remember that this is not 90 days from the day they reported the incident, it is 90 days from the date the incident occurred.**

WA State law -

If these three conditions are met...

- ❑ The survivor may end her lease and move out without having to pay for the rest of the time on her lease.
- ❑ She will still have to pay the rent due for the month in which she leaves (even if she leaves in the middle of the month)
- ❑ She will be entitled to a refund of her deposit (if she otherwise meets the conditions for a deposit refund).

WA State law - A landlord cannot evict survivors or refuse to renew a lease simply because of DV

- ❑ Under the law, a landlord CANNOT legally terminate a lease, refuse to renew a lease, evict, or refuse to rent to a survivor just because they are a victim of domestic violence, sexual assault, or stalking.
- ❑ But, the landlord can end tenancy or evict someone for other lawful reasons, such as failure to pay rent or involvement with other criminal activity.

One more thing, WA state law allows survivors to change their locks...

- ❑ If a survivor has a valid court order that excludes someone who is also on the lease from the home, they may ask the landlord to change the locks at the tenant's expense.
- ❑ The landlord must change the locks if the tenant provides the landlord with a copy of the court order, and he or she cannot give copies of the new keys to the tenant excluded from the home.

Conclusion



You can help!

- ❑ Knowing how the system works can be tremendously helpful to survivors that you are working with.
- ❑ Ask questions of local housing experts and use the following resources to help you address the housing needs of survivors and their children.
- ❑ Contact WSCADV to let us know of your successes and challenges.

Resources 1

Information about the Washington State Landlord Tenant law can be found at:

- ❑ <http://www.lawhelp.org/documents/1694016304EN.pdf?staabbrev=/WA/>
- ❑ <http://www.accessevictions.com/id47.html>
- ❑ <http://apps.leg.wa.gov/RCW/default.aspx?cite=59.18.575>

Here is a link to list of housing authorities in WA state by county and city: <http://www.awha.org/contact.html>

- ❑ HUD's website: <http://www.hud.gov/>
- ❑ HUD's Public Housing Occupancy Guidebook: <http://www.hud.gov/offices/pih/programs/ph/rhiip/phguidebook.cfm>

Resources 2

- ❑ Fact sheet on housing and DV from the National Coalition Against DV
 - http://www.ncadv.org/files/Housing_.pdf
- ❑ The National Law Center on Homelessness and Poverty Program works to improve access to housing for domestic violence survivors and their families. Check out their website at:
 - <http://www.nlchp.org/program.cfm?prog=3>

Resources 3

- ❑ Federal Housing and Domestic Violence: Introduction to Programs, Policy, and Advocacy Opportunities: Building Comprehensive Solutions to Domestic Violence: Publication # 6, A Policy and Practice Paper
 - <http://www.mincava.umn.edu/documents/fedhouse/fedhouse.html>
- ❑ Legal Momentum's State Law Guide of Housing Laws Protecting Victims of Domestic and Sexual Violence
 - <http://action.legalmomentum.org/site/DocServer/housing.pdf?docID=381>
- ❑ The Out of Reach Report: a side-by-side comparison of wages and rents in every county, Metropolitan Area (MSAs/HMFAs), combined nonmetropolitan area and state in the United States. To read this report, check out:
 - <http://www.nlihc.org/oor/>

Resources 4

- *Without Housing: Decades of Federal Housing Cutbacks, Massive Homelessness and Policy Failures*, Western Regional Advocacy Project, 2006
<http://www.wraphome.org/index.php/campaigns/without-housing>
 - This report documents funding trends over the past 25 years by the United States federal government in the area of housing. It describes the relationship between these trends and the emergence of a new massive episode of homelessness in the 1980s. It then demonstrates an important reason why federal responses to homelessness have failed to resolve the problem since then.

Congratulations! You made it!

- ❑ You've completed this portion of the course, now it's time to see how much you can remember.
- ❑ Click the link below to test yourself and to signal to us that you have completed this section so we can record your credit.
- ❑ No worries – we're not grading the quiz!
- ❑ [Take the quiz](#)