



IT'S A CONVERSATION!

USING FLEXIBLE FINANCIAL ASSISTANCE TO
PREVENT HOMELESSNESS!

COEH 11/7/19

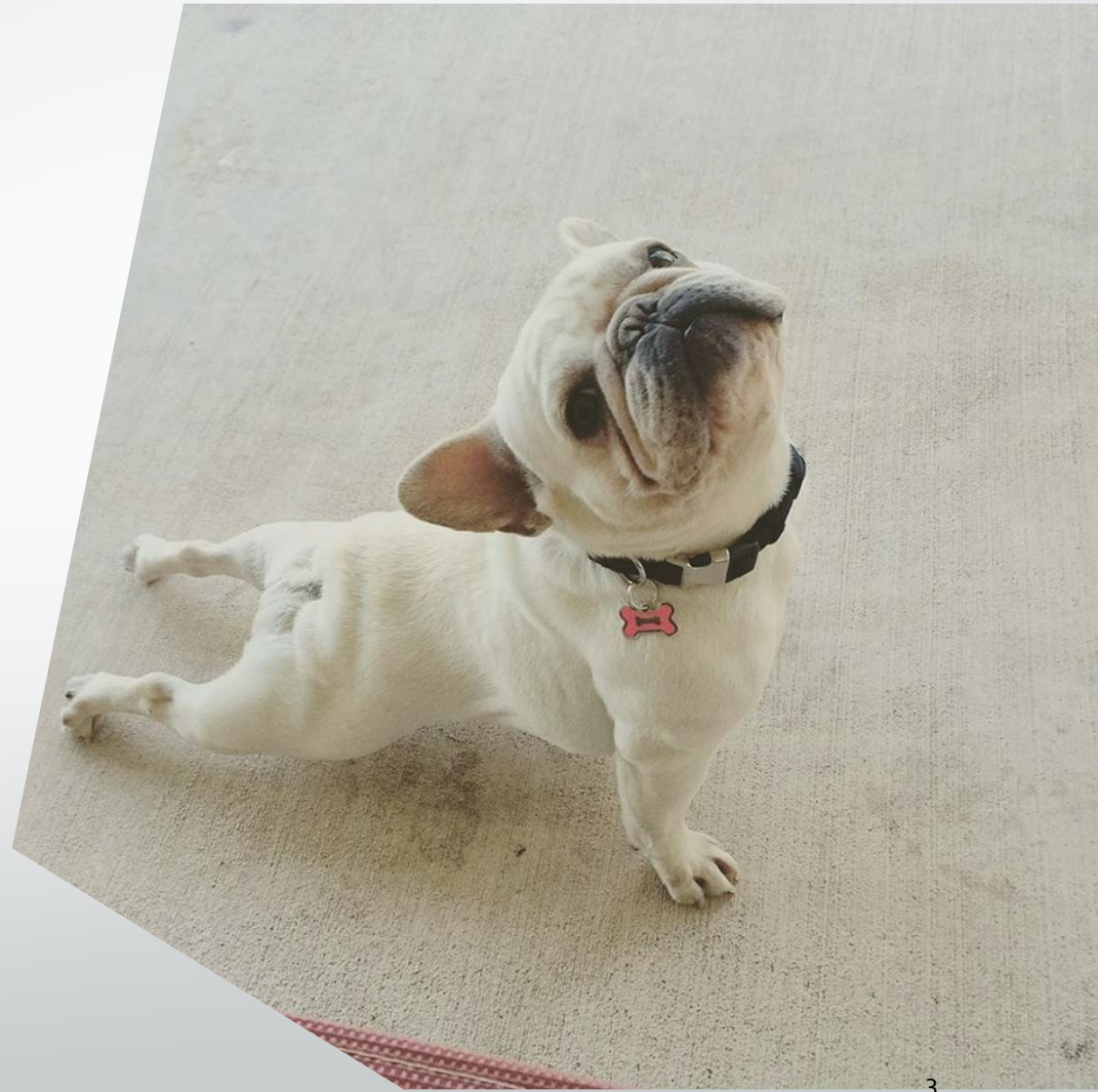


OBJECTIVES

- Learn how evidence-based flexible financial assistance strategies have evolved in Domestic Violence Housing First.
- Learn about the nuts and bolts of using flexible financial assistance to help clients stay in their homes—or smoothly and quickly access new housing.
- Learn how to apply a trauma-informed approach to help clients identify what is needed and what is sustainable.
- Learn how to keep implicit bias from creeping into funding decisions.

What Is Flexible Financial Assistance

Financial assistance with advocacy used to address whatever barrier exists between the DV/SV survivor and safe housing stability.



Why Flexible Funding?

Many survivors *can avoid homelessness* if they have *access to immediate funds*, coupled with housing advocacy and support.

Evaluations have shown that *direct funds* to those in need have *immediate and long term positive impacts*.

The Washington State Domestic Violence Housing First Pilot


- Bill & Melinda Gates Foundation Investment in 13 agencies required that half of the funds granted to each agency be used for flexible financial assistance as defined by the survivor
- Now a key service component for DV Housing First

“The flexibility provides relief for survivors who are trying to rebuild their lives.”

--Advocate

No Typical Amount

- Average amount was \$1,250
- Range was \$40 to \$10,000
- Flexible financial assistance allowed agencies to reach a broader group of survivors by offering a range of options for housing stability
- Could meet needs of survivors not served in emergency shelter.



"It really doesn't take a whole lot of money with advocacy, to help someone and change their lives."

Impact of Flexible Funding on Staff

- Led to increased staff morale
- Staff able to say “yes” to simple requests that could make a big impact on lives of survivors

“It’s the happiest money advocates have ever had.”



Does Flexible Funding Work?

- Evaluated an innovative program in Washington, DC
- DASH – District Alliance for Safe Housing



Evaluation Design

- Survivors invited to participate after they received flex funding
- Interviewed at 30-days, 3-months and 6-months post-funding
- 55 survivors in study
 - 95% retention rate at three months
 - 87% retention at six months



Amount of Flexible Funding Awarded

- Average amount: \$2,078
- Range: \$275 - \$8,508

Funds were used for:

Moving expenses Utilities
Car repair Back rent
Credit card debt Storage unit fees
Out-of-state travel to
court for custody hearing Other needs



Housing at Six Months Follow-up

94% housed

Up-to-date on rent	Somewhat behind on rent	No way to pay next month's rent	Homeless
37 (76%)	6 (12%)	3 (6%)	3 (6%)



Flexible Financial Assistance:

1667 unique
disbursements
totaling
\$590,286.62

Disbursements
ranged from
.56 cents- \$5,450

\$353.79 average
amount

993 recipients
69% had children

46% of survivors
stayed in their own
home

“With the DVHF dollars we were able to help one survivor stay in her home by paying two months of rent and changing the locks on her door. Her car had also broken down so she couldn’t get to work. We helped her fix her car and she was able to continue to work... She is still in her home and has her job because of DVHF.”

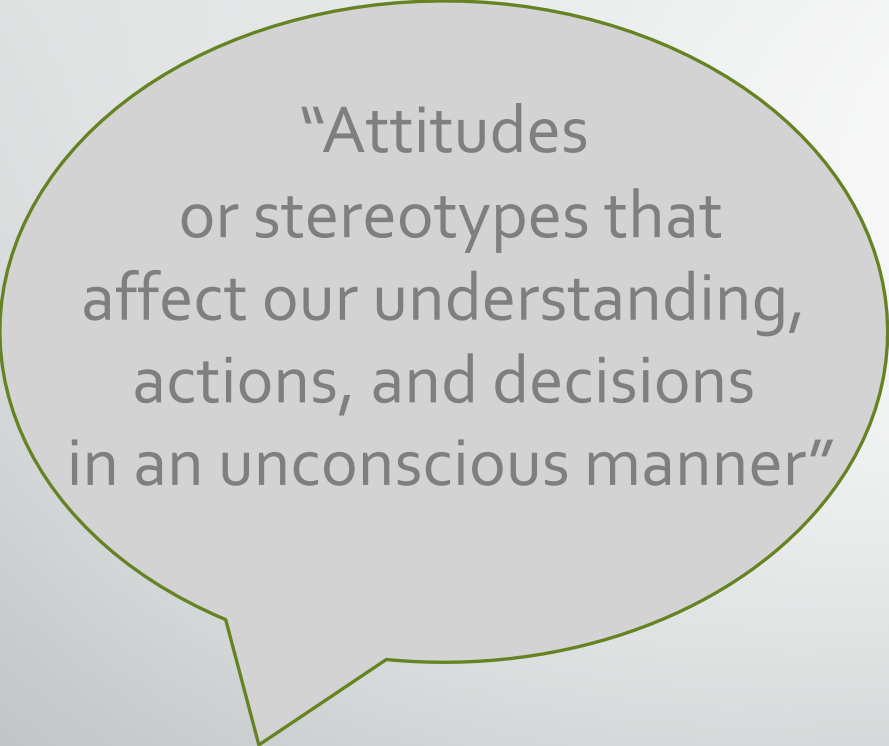
--DV Advocate

Flexible Financial Assistance

- Funds are used to support housing, employment, survivor safety, and other critical needs
- **Level of need and amount of financial assistance determined in full partnership with survivor**
- Additional assistance may be provided based on changing needs of survivor
- No requirements to meet goals or participate in services



Implicit Bias



“Attitudes
or stereotypes that
affect our understanding,
actions, and decisions
in an unconscious manner”

- Can be good or bad
- Activated without awareness or control
- Residing deep in subconscious
- Don't necessarily align with our beliefs
- Favors our “in-group”/ tribe or rejects depending on our experience

"MIND BUGS"

How we judge ourselves

How we judge others

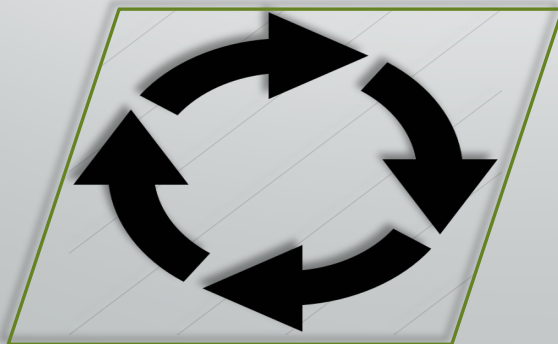
How we judge social collectives

Personal Trauma: when external threat overwhelms our coping resources



Historical Trauma

- Also called *multi-generational* trauma or *trans-generational* trauma
- Trauma that is *passed on from one generation to the next* because of psychological, social, and environmental traumatic conditions and stressors that are unresolved within a family system, community, or population



Why is this important?

- Many of the problems we face in families and communities can be directly linked to the *multi-generational/trans-generational* trauma.
- For each generation that doesn't address historical trauma, the trauma effects carry forward to the next generation.

Trauma Changes Brain Structure and Function

Circuits get “re-wired”

Hypervigilant: scanning for danger/threat

Survival mechanism kicks in faster than brain can think

Verbal input tuned out; prone to misreading situation



Don't Fall for It!

Trauma Can Look Like:



- Has poor self-worth
- No good at follow-through
- Not interested in help
- Uncooperative/resistant
- Spacey, out of it
- Can't make good choices

- Provide clear information
- Be willing to repeat yourself
- Outline small steps
- Make lists, write things down
- Help with priorities and decisions
- Consider triggers when planning
- Respect culturally specific healing
- Invite sharing
- Be consistent



Core Components of Flexible Funding Programs for Survivors

- Low Barrier Access
- Survivor-Driven Advocacy
- Flexibility
- Swift Dissemination of Funds

Low Barrier Access to Funds

Advocates determine when flexible funding can assist with stabilizing safe housing

Assessment process to determine what a survivor needs is driven by the relationship with the survivor, rather than a form or “check off the boxes”

Typically no cap on the amount a survivor can request or limit of times a survivor can request support

Flexibility In How Funds Are Used

Immediate crisis can have a cascading impact for someone without a financial or social safety net

Addressing the barrier(s) that exist between a survivor and housing stability can be direct such as paying for rent (or back rent) or indirect, such as helping to pay for travel, childcare, or car repair

Survivor- Driven Advocacy

Advocates utilize relationship building and trauma-informed support with survivors to:

- Determine the kind of advocacy and funding needed to support ongoing stability
- Offer safety planning before, during and after the flexible funding grant is provided
- Couple the flexible funding grant with housing advocacy
- Leverage the financial assistance to increase the amount of advocacy and services (keeping in mind this should not be required)

Swift Dissemination of Funds

- Funds typically provided within 24 to 48 hours to effectively respond to the crisis threatening housing stability
- Examples of how programs manage this include:
 - Minimize layers of organizational bureaucracy
 - Place the advocate in charge of a budget with discretion
 - Utilize private funding with minimal restrictions or parameters to offer greater flexibility with grants



Common Challenges & Concerns

Supporting

Supporting survivors when flexible funding runs dry and avoiding the “gate keeper” role

Minimizing

Minimizing internal bureaucracy in order to facilitate speedy payment

Conveying

Conveying to potential funders how critical the core components are to outcomes for survivors

Potential Issues to Consider

Accounting

Accounting for cash grants made directly to the survivor

- How to record grants to satisfy auditing and funding requirements while adhering to core program principles
- Understanding potential impact cash grants may have on a survivor's eligibility for public benefits or tax reporting requirements

Understanding

Understanding the limitations attached to funding sources

- Are there opportunities for advocacy and funder education?

Financing Strategies Programs Use

Flexible funding programs are financed in a variety of ways, such as through:

- Development of a public-private funding partnership
- Utilization of charitable foundation funding
- Fundraising appeals to the community using a strengths-based marketing approach
- Survivor-led funding strategies
- State, local or federal funding

Questions!

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<https://wscadv.org/projects/domestic-violence-housing-first/>

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<https://safehousingpartnerships.org/>