





September 25, 2010

Alfred M. Pollard, Esq. General Council, Federal Housing Finance Agency Fourth Floor 1700 G Street NW Washington, DC 20552

Attention: Public Comments

Subject: OPPOSE BAN ON TRANSFER FEES USED FOR CHARITITABLE PURPOSES

Dear Mr. Pollard:

Banning transfer fees for charitable purposes will cut funding to thousands of homeless individuals: The Women's Center of San Joaquin, as a beneficiary of charitable donations that originate from transfer fees, stands to suffer greatly from the loss of invaluable support that such a ban would place. Such benevolent contributors in this manner have helped the Women's Center of San Joaquin County provide:

- 2 Undisclosed Emergency Shelters for battered women and their children, providing safe refuge to 438 battered women and their children.
- 48 Beds; and a comprehensive program which addresses the complex issues facing survivors of domestic violence and their children.
- o 2,147 calls were made to the Women's Center's 24-hour crisis line for domestic violence.
- 4,678 domestic violence victims received free, confidential services last year, including counseling, support groups, advocacy and court accompaniment, and assistance with temporary restraining orders.

The transfer fee is nominal and non-intrusive: The fees borne by the parties privy to the transaction truly are de minimis in amount, and especially so as compared to the value of the asset being transferred. Furthermore, said parties continue to show support for the end usage of fees collected when allocated for charitable causes.

We supports solely the use of transfer fees to better surrounding communities: Creating exclusionary language allowing non-profits the opportunity to continue to benefit from this unique source of revenue does not benefit solely non-profits and their beneficiaries but as well legislators and further the local communities as a whole.

No hidden fees, no hidden agenda:

California Civil Code Section 1098.5 requires full disclosure to those responsible for payment all transfer fees associated with the encumbered asset (property). As well, charities continue to provide the utmost transparency and ensure that the funds collected are used in a manner that behooves the public's interest (as deemed so by the IRS and other external auditors).

Bottom line: Over 7,263 victims of domestic violence have had their lives changed by the Women's Center of San Joaquin County, in one form or another, resulting from the support of organizations benefiting from transfer fees.

Sincerely,

Joelle Gomez
Executive Director

Women's Center of San Joaquin County

(209) 467-2302

Tax I.D. #94-2341360

Testimonial September 2010

Hi, my name is Deanna, and I am here to express my gratitude to all the donors, staff, and volunteers here at the DAWN House Shelter.

I am a mother of three wonderful daughters; they all have great memories of their stay here at the DAWN House back in 2006. I survived 14 years of domestic violence with my children's father I did not have the courage to leave him; my fears kept me a prisoner. I had invisible chains keeping me from what I knew I should do; no one understood these chains that bind me, No one understood my fears, my shame left me voiceless. Then a friend recognized the signs, he encouraged me to call for help, he told me there was hope, and that I was worth it!

On my 41st Birthday, I finally had the courage to call the staff here at the DAWN House. They really understood my fear. My new husband started ignoring my boundaries, and drinking constantly, I expressed my feelings, he made broken promises, then he physically assaulted me, I know now what to do, I told him before that I did not need him to be whole. I will NOT make that mistake again! So I called the DAWN House and was welcomed with open arms, I know the haven that exists inside this fence. This time fear did not have a hold of me. And I am safe.

I truly believe the DAWN House saved my life. My first abuser became very violent over the years, so you, the donors, staff, and volunteers within our community are my heroes.

And I want to thank you for being there for me, for saving me, and for giving me a future I can be happy in.

Thank You

A client Testimonial

"Courage...is doing what you must, when doing what you must is the hardest thing of all."

Three weeks into my 2 month stay at the "Safe House", otherwise known as "Shelter for Battered Women", I ran across this quote. And cried. Buckets.

So, how is it that this "established", "professional" Stockton girl came to the point where she had to leave her home in the middle of the night with her two children forever? (Pause) I don't know. I'll have get back to you when I figure that one out.

I'm sure many of you have seen the Weight Watchers commercial that depicts hunger in your life as an annoying little red furry monster with Groucho Marx eyebrows. When there's domestic violence in your life, the monster you deal with takes on a much different form. More like 7 to 9 feet tall. Long shaggy, matted, dirty fur. Lots of snaggled sharp teeth, and foaming at the mouth.

And just as with the hunger monster, when you have the DV monster in your life, you constantly have to make decisions.

Don't laugh, but I like Dr. Laura. On the radio, people come to her with life's questions, and she tells them what to do. Clear cut. No gray area. But when people call and ask for some types of specific marriage advice, all of a sudden she says she can't make that decision for them. That used to really tick me off! Because it hit me where I lived.

When the domestic violence monster is hanging around, pretty much any decision you make causes somebody to suffer. And if you decide "not to decide", then the suffering that already exists just continues. This is neither the time nor the place to embellish upon what caused me to make my final decision to leave; but suffice it to say that had I allowed our lives to continue as it was I would have would have been a sham as a mother.

When I was asked to speak for this event, it rang like a bell in my heart to do this. I feel very privileged to have this opportunity to pay honor and respect today to an organization that remains mobilized and at the ready 24/7 to intervene for a family in crisis.

Our relationship with the Women's Center began, like many relationships nowadays, with an internet search. It was followed by a series of phone calls, mostly to the crisis line. And then, finally, it led to our extended honeymoon at the Chateau Women's Center. Can't you just hear the E-harmony music playing in the background?

On our fist day just after the kids and I lugged our belongings into our room and flopped down on our bunk beds, I told them, "Well kids, we're home!" To which my daughter replied, "This isn't home." I countered, "Hey, home is where you hang your hat." Then another response from the 11 year old voice of reason, "I don't have a hat. I'm gonna call this place HOUSE." Much as I wanted my kids to be able to "rise above", I had to respect their frame of mind. They were facing the prospects of possibly never returning to their own warm, cozy beds, their beloved pets, or any semblance of what was familiar in the life that I had worked so hard to provide for them.

I would like to share a few things about the intense, but oddly healing, time we spent at HOUSE.

First of all, you need to know that the people who work there are cut from the finest cloth imaginable. If being a mother is a thankless job, then working at the shelter is probably the <u>mother</u> of all thankless jobs. In the midst of distracted, distraught, and distressed individuals, the staff members at HOUSE have been an oasis of clarity, even-temperedness, fair judgment, and kindness.

I did notice a behavior cycle in the stream of people who passed through HOUSE's doors. First, you're in a fog when you arrive. And rightly so, you are feeling all the aftershocks from making a life changing decision. You're wondering if any of the threats made against you will actually be carried out and what other repercussions there will be. Personally, I hit several walls of exhaustion in those first days. I cannot express to you how grateful I was to put my head on a pillow at the end of the day knowing that no harm would come to me and mine as we slept.

After a few days the fog starts to lift, and you gradually begin to open up to the people around you. Your peer counselor helps you stay on track and focused. There is an onsite therapist who lovingly helps you and the kids keep track of your emotional pulse. You attend group meetings that provide you with research-based information that helps you unravel how it is that your life got chipped away bit by bit. And then you start rebuilding. You lift your head up, you breathe easier, and you start to see that there is a light at the end of the tunnel.

There were also lighthearted times at HOUSE. We became particularly attached to the little kids. One of our fondest memories is when we took water bottles from the recycling bin and turned the upstairs hallway into a bowling alley for them. There was another night that a mom and I were in our little kitchen fixing dinner. I kept hearing her little guy saying, "Want dat. Want dat." I didn't realize he was speaking to me until I heard, "Wite Wady...want dat!" So if any of you want to email me, I am now wite wady at live.com.

For those of you who remember the M*A*S*H TV series, you might recall the funny, makeshift things that the characters used for their celebrations. Believe me; we were just as inventive when it came to holidays, birthdays, and baby showers, but we never blew up any rubber gloves!

And then the time would come for one of us to leave HOUSE. The hardest was always when someone was going back to her relationship. Outwardly, you'd smile and wish them well, but inwardly you felt as if the air had been sucked out of your lungs. What I have seen consistently from the staff is a non-judgmental acceptance of these women's choices, coupled with the assurance that the Women's Center will be there for them if needed in the future.

Now back to my daughter's initial observations about HOUSE. Whenever we happen to be in the neighborhood, guess who's the first one to suggest that we cruise by HOUSE to see if there is someone we can wave "hello" to. As for my son, I can't say that spending time in a HOUSE full of women and children is on his top ten list of things to do again. However, he has experienced a thick slice of life that will go a long way toward his becoming an exceptional man.

There's another thing they say about home. As I look around today, I see a room full of people who have plunked down quite the dandy price for their vittles. I highly suspect many of you have been giving to this incredible organization for years. I also see a group of amazing people who for some crazy reason have made this work their life's calling. There was a time when my heart was not much more than a bunch of fragments floating somewhere out in space. If home is where the heart is, then I sincerely tell you it was your hearts that made HOUSE a home for me and mine.

Peace and blessings to you all.

June, A DAWN House Client March 2010 On September 17, 2008 I was raped in the small town of Lodi. The evening started when an acquaintance of the family and I decided to go to a local bar to have a few drinks. A few drinks in and I don't remember too much about what happened next. The girl that I was with had disappeared and when my other friend Corey had showed up I was being carried out of the bar. I was later told that I looked right at him and didn't know who he was, now Corey has been my friend and co-worker for about 2 years now so why would I not know him, unless something was wrong with me. When Corey turned around I was gone so he went looking for me. The guy who was carrying me out had slipped something in my drink sometime during the night which made me totally incoherent (also called GHB or the Date Rape Drug) when I finally came too I couldn't move my body or say a single word I just had to lay there until it was over. I was extremely upset and demanded some answers. I put the pieces together pretty quickly when they handed me my clothes which were folded in the corner and gave me a big story about how I was to drunk and had no idea what I was talking about. The dark haired guy gave me a ride back to my truck that was still parked in front of the bar and told me everything was ok. He kept telling me that I was fine and that he was sorry that his roommate took advantage. When I got to my truck I drove home and cried uncontrollably. I went to the Lodi Police Department to write a report. My friend who was with me at the bar, still had her camera in her purse so I could point out these guys to the officers.

After the report I finally called my mom. It took me a while to call her because she works for the Department of Justice, so how do you tell your mother that her daughter has just become a victim like so many of the cases that she sees on a daily basis?? The officers personally escorted me up to the San Joaquin General Hospital in French Camp to have the rape kit done for Court processing. This is where my first encounter with the Women's Center happened. When we arrived at the hospital a woman was waiting for me, her name was Jeannette Artiaga, now when something like this happens the Women's Center sends out an advocate to help the victim with any questions that they may have and provide support with helpful information to them as well as their family. She even stayed with me and my best friend, while the officers and my mom went to my house to pick up my clothes for evidence. From day one Jeannette has been one of the most important parts to my recovery. She has become family as well as my guardian angel. After about 2 weeks both suspects were arrested and after 4 months they were convicted and sentenced to prison.

During the court process I was barely holding it together; I had to face my attackers for the first time since it happened. I also had to testify and tell everyone step by step all the embarrassing and degrading details. Being up there explaining everything makes you feel so vulnerable, exposed and is probably the most uncomfortable feeling that any one should ever have to face. When I was asked to take the stand Jeannette took it with me, she never left my side throughout every court date I had. She as well as my family gave me the strength I needed to do what I had to do. The only thing that kept me going was, I knew I had to keep moving forward to prevent them from doing this to someone else. I succeeded and put them, in prison!

I have turned this negative experience into a positive one and have made it a huge mission to spread awareness about Rape and Sexual Assault. This has truly impacted my life in ways I could never imagine and is a constant fight to keep moving in a positive direction, because I refuse to be a victim. My life didn't stop before the rape and it most certainly not going to stop after.

It is estimated that every 45 seconds someone is sexual assaulted. Although the violence will never stop, the Women's Center serves as a beacon of light to those who have witnessed evil in its darkest form. I am proof that the Women's Center is needed and as sure as I am standing here today I am not a victim, I am a survivor. Thanks to the Women's Center and staff, I have accomplished putting my life back together.

Dear Congressmen, My name is Alexus and I am 16 years old. I am at the Dawn House in Stockton, California. because my morn got beatin up by her boufnend. I have foor siblings as well Alex 15 4, Blake is 6, Allyssa is II, and Jessica 15 8 We all sat and witnessed my mom get abused by her boyfriend. When a child has to sit there and watch their partnt cry and get beat up on you can imagine what happends to the way they feel and learn. I have noticeda how much you guys want kids in school to Yearn and succeed but whom people get pushed around, hit, and abused, it's hard to concentrate. The Dawn House saved our lives. They have helped us out so much I don't sit and wonder at night of I and

my family are going be alive the next morning. I don't have to warry if my mom 15 okay when I am at school. I feel safe and welcome. Please don't take this away from me or any other Kid. I don't want anyone to have to go through what I did but being here makes me know I am, not alone. Without the Dawn House I wouldnt be safe, I wouldn't be happy I wouldn't succeed. Is that what you want: For Kids to feel this way? All I ask is that you clont take this opportunity away from people. People weed to be picked up when they are pushed down and how can they if there is nowhere to 0,03 Mank you for your time, Plexus