



Emerging Solutions to Increasing Affordable Housing Options for Survivors

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Introduction

In the United States, domestic violence is one of the leading causes of homelessness. Survivors often find themselves in a continuous cycle of housing insecurity due to several intersecting social and system dynamics. While there are mainstream resources available to assist survivors with getting housing, these resources are often strained, sparse in rural communities, and limited in helping survivors sustain safe, accessible, affordable, and stable housing. Barriers survivors face such as housing discrimination, low diversity in landlord networks, lack of affordable housing options, limited rental housing inventories, and lack of economic assets that support paths to homeownership all play a critical role in housing outcomes for survivors.

Despite historical increases to rental housing assistance, supportive and permanent housing programs, and housing choice-voucher programs in other mainstream systems, affordable housing options and access to affordable housing stock remain the largest hurdles in keeping survivors safely housed. More in-depth information on the cycle of housing insecurity can be found in the [Safe Housing Partnerships Special Series: Understanding the Cycle of Housing Insecurity](#).

Survivor Housing Insecurity and Accessibility: Building the Evidence

The evolution of access to affordable permanent housing options in both rental markets as well as private homeownership has been impacted for centuries by covert practices and policies rooted in racism and oppression. Government, community, and private owner practices such as income restrictions for public housing access, private efforts to heavily restrict public housing and housing programs, and exclusionary zoning ordinances have caused numerous ripple effects. Examples include existing housing stock that is substandard thus contributing to housing limitations for survivors, and “pricing out” or “nuisance” designation in private markets which impacts survivors who may be using housing vouchers or who are in housing programs.¹

Taking a race equity centered approach, in 2021 the National Resource Center on Domestic Violence (NRCDV) held a listening session with survivors with disabilities and Deaf survivors to inform the development of the White House Gender Policy Council National Action Plan. The information gleaned from the listening session articulated some of the housing barriers and needs expressed by survivors with disabilities and Deaf survivors. Additionally, in 2022, NRCDV conducted a needs assessment to better understand the barriers to safe and sustainable housing for survivors, particularly Black, Brown, and Indigenous survivors. Both data gathering processes highlighted the prevalence of barriers to housing security that survivors experience, particularly survivors from communities of color and culturally specific communities. Further, the data also confirmed the deep rooted systemic and social dynamics that contribute to institutionalizing oppressive barrier-generating practices in housing systems. Both sources

¹ Rothstein, Richard. 2018. *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York: Liveright Publishing Corporation

contribute to the information shared below. Information on full needs assessment findings and solutions can be found in the [*Promising Practices and Interventions to Address the Housing Needs of Domestic Violence Survivors*](#) report.

Dynamics of Housing Insecurity and Accessibility: Common Barriers and Challenges

In both the listening session and needs assessment, survivors expressed common challenges to securing affordable, safe, and accessible housing. Survivors with disabilities and Deaf survivors noted the inaccessibility of housing developments which often forces them to be re-housed in care facilities instead of housed within the community. This alternative can be re-traumatizing for survivors as it adds an additional layer of isolation and can remove survivors from supportive family, friends, and community networks they have built. The difficulties of inaccessibility can be exacerbated for survivors in rural communities. A lack of supportive networks, lack of access to transportation, the inability to relocate to another area, and potentially only having an option to enter a care facility may increase the risk of rural survivors with disabilities experiencing on-going abuse when their options for care facilities are severely limited in a community. This can be particularly true for rural survivors in closely knit communities where the population may be significantly small, community members are well acquainted with each other, and the harm doing partner can easily locate the survivor.

Survivor feedback from the needs assessment noted how the national housing supply shortage has further limited the amount of available and affordable housing options. This can be challenging for low-income earners and even more so for survivors in rural communities who had to relocate, forfeit employment or economic support networks, and are faced with limited or no livable wage employment options in the community which significantly limits the housing they can afford. For survivors with disabilities living in rural communities, the ability to identify housing sustainability resources such as employment may be further hindered by a lack of workforce opportunities and development programs that match their individual skill sets and pay livable wages. If a survivor can identify housing, the coupling of the aforementioned factors and housing discrimination can often leave them in a position of accessing substandard and/or unregulated housing in neighborhoods facing various unhealthy social and economic dynamics.

For survivors with children, the inability to identify adequate housing and housing supports can be overwhelming and can create a traumatic ripple effect. Survivors with larger families may have trouble identifying housing developments or affordable single family housing units that can accommodate their needs. Oppressive bias often projected onto larger families, such as ideas that a larger family will cause more damage to a property or be more disruptive in a community, can also contribute to difficulties for these families in securing affordable housing. As a result, these families may be forced to separate, with the children returning to the harm causing parent, rehouse into multi-family living situations so that housing is affordable, or relocate to a totally new city, state, or town where larger housing options may exist. In addition to economic strain, relocating can cause hardship on survivors and their children as it disrupts their proximity to resources and support networks. Minimal or non-existent public

transportation resources and systems in rural communities can further complicate a relocated family's ability to remain connected to their communities of origin.

Finally, survivors shared challenges and barriers to achieving homeownership. A lack of access to capital, credit option limitations, low or poor credit scores, unaffordable real estate inventories, and a lack of information or understanding around the home buying process were all factors that survivors expressed presented significant barriers to homeownership. Obtaining these resources can be even more difficult in rural communities. For survivors attempting to retain homeownership, having adequate financial resources to retain the home on a single income source, lack of utility assistance resources, cost of home repairs, and limitations of qualified repair professionals can all be significant challenges.

Public Policy Recommendations: Increasing Housing Security and Accessibility

Despite the common barriers and challenges survivors have brought forth, there are emerging policy solutions which seek to shift the landscape of housing access, inventory, and sustainability. The following public policy recommendations provide concise details on concrete steps that can be taken to address housing barriers and challenges for survivors.

1. Leverage existing funding sources and allocate additional funding to increase equitable longer-term and permanent housing options.

Modifying allowable uses of existing funding resources, both public and private, so that they encourage greater flexibility opens the opportunity to use these resources for maximum and best use.

2. Identify diverse and revolving funding sources to strengthen sustainable permanent housing solutions.

Diversified and rotating funding sources can meet survivors' needs in the ways they define, and support, their access to broader permanent housing options.

3. Increase federal legislative efforts to address housing discrimination against survivors, and other housing barriers, in all types of housing.

Addressing racism and oppression by weaving accountability and equity-based practices into the fabric of policies contributes to dismantling housing discrimination.

4. Increase support for cross-sector collaborations among formal services to improve survivor access to housing resources.

Providing federal and state resources that encourage cross-movement collaboration supports survivor-centered and trauma-informed practices.

- 5. Increase support for culturally-specific programs that have deep expertise in responding to the needs of marginalized and underserved survivors.**

Increasing support for culturally-specific programs enhances housing options that are culturally responsive, diverse, and innovative.

- 6. Assess and improve coordination between federal departments and state administrators.**

Timely and efficient communications between federal and state stakeholders minimizes delays in implementing the use of resources and directly reaching survivors at the immediate time of need.

- 7. Increase administrative support for DV/SA programs and service providers.**

Increasing use of funds to support administrative needs of programs strengthens their capacity to adequately hire, train, and retain staff as well as ensure that funds are used efficiently, appropriately administered to survivors, and effectively capture impact.

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