



Housing and Battered Women

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Like all people, battered women* need permanent, safe and affordable housing. Securing housing may be a critical element in a safety plan. Domestic violence advocates report that sometimes battered women return to an abusive partner when a viable option for permanent housing cannot be found (Correia, 1999b).

Battered women's housing barriers are shaped by several key factors, including the consequences of their partner's abusive behaviors, the unintended consequences of federal housing policy on victims of domestic violence, and – for battered women with few financial resources – the barriers faced by low-income people as they search for affordable housing.

An abusive partner creates barriers to securing affordable housing when he wrecks havoc on a battered woman's credit history, leaves her with poor landlord references, and impedes access to the joint financial resources of the relationship (if there were any) for security or utility deposits.

The unintended negative consequences of federal housing policy on victims of domestic violence may also leave a battered woman with few options for securing permanent, affordable housing. For example, the repeal of federal preferences to those households most in need of subsidized housing may mean that a battered woman must “wait in line” for rental assistance.

Battered women with little income or assets, including those with no access to the joint financial resources of their relationship, confront barriers to

securing affordable housing that are unrelated to domestic violence. Low-income households in the United States encounter barriers to finding housing due, in part, to a decrease in the number of low-income housing units nationwide, a decline in federal funding for low-income housing, and the skyrocketing costs of housing coupled with low wages. Additionally, poverty continues to disproportionately affect women. In 1998, the U.S. Census Bureau reported that 12.7% of the general population was living in poverty, whereas 29.9% of female-headed families were living in poverty (U.S. Census Bureau, 1999). Older women (over age 65) also experience higher rates of poverty than older men. In 1996, 13.6% of older women were living in poverty, compared with 6.8% of older men. Almost half of older black women living alone (47.5%) were living in poverty in 1996 (AARP, 1999).

Coupled with the obstacles that arise from domestic abuse, the search for housing can seem insurmountable. However, it is one important strategy to consider for creating opportunities for safety in women's lives. The purpose of this paper is to increase the domestic violence advocacy community's knowledge about housing issues, federal housing programs, and strategies to comprehensively address battered women's needs for housing. A short review of the research about domestic violence and homelessness is presented, trends in federal support for housing and changes in housing policy that affect battered women is summa-

* Because the overwhelming majority of domestic violence victims are women abused by male partners, this article uses “she” or “battered women” when referring to victims. All victims of domestic violence deserve support and responsive advocacy, including victims in same sex relationships and male victims abused by female partners.

alized, and information on funding opportunities is given. The paper ends with a model for conducting a community assessment of local housing needs and a list of resources to aid in further study of housing.

Review of Research

Increasingly, research into the causes of homelessness reveals domestic violence as a key contributing factor: 56% of the cities surveyed in 2000 by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness (U.S. Conference of Mayors, 2000). According to the National Coalition for the Homeless, families are the fastest growing segment of the homeless population, and the majority of these families are headed by single women (National Coalition for the Homeless, 1999)

A study comparing the lives of low-income housed mothers and homeless mothers found that twice as many of the homeless mothers had lost housing because of a male partner, either due directly to his abuse or his loss of a job (Bassuk, et al., 1996). This same study revealed that 91.6% of the homeless mothers had experienced physical or sexual assaults during their lives, 63% by an intimate male partner. The Roofless Women's Action Research Mobilization (RWARM, 1997) also looked at women's experiences with homelessness. In their study, 126 homeless women were surveyed in Massachusetts, and over half reported domestic violence as a cause of their homelessness. Many of those homeless due to domestic violence also reported that a lack of affordable housing contributed to past decisions to stay with an abusive partner. Additionally, 21 women had abandoned an affordable public housing unit or subsidy to flee domestic violence (RWARM, 1997). The research team concluded that inadequate income, lack of affordable housing, and fleeing domestic violence are key factors in making women homeless.

It is certainly true that domestic violence shelters were established because battered women needed a safe place to go to escape, and most of the routine services offered by domestic violence programs

relate directly to experiences of physical violence. What is becoming increasingly clear to battered women's advocates is that domestic violence programs need to address the range of risks women face throughout their lives (Davies et al., 1998). In a study of state domestic violence coalitions, Davis et al., (1994) report that service priorities of domestic violence programs include counseling, emergency shelter and safe houses, crisis lines, information and referral. The authors found that services that promote independence and self-sufficiency, including housing advocacy, employment services, employment training, and transitional housing, were less available. A study of homeless women residing in both homeless and domestic violence shelters in Phoenix, Arizona, (Williams, 1998) revealed the complex lives of women and the factors that contributed to their homelessness, including persistent poverty, domestic violence, and a lack of low-cost housing.

The increasing body of research on the lives of poor women documents that poor women experience high rates of physical violence and that a batterer's behavior can play a significant role in sabotaging a woman's opportunities for economic stability (See also Lyon, 2000, and Tolman & Raphael, 2000). Davis (1999) and Raphael (2000) illustrate what battered women's advocates have long known – that abused women often turn to public assistance as a means of establishing initial financial independence when separating from an abusive partner. Studies of welfare caseloads find that many women receiving public assistance are current victims of domestic violence, or have experienced violence at some point in their lives. Rates across studies for a previous 12-month period range from 9% to over 23% (Lyon, 2000).

An exploratory analysis of the racial differences in employment status of welfare recipients in one state's welfare reform program found that black and white recipients with similar experiences have different employment outcomes - with white recipients faring better (Tinsley Gooden, 2000). In Iowa, domestic violence advocates report that women of color have a more difficult time finding housing than

white women (Correia, 1999b). Further research on the intersections of housing, poverty and domestic violence should look at the relationship between housing and victimization as it varies by race and ethnicity.

As the battered women's movement examines the findings of these studies on the lives of poor and homeless women, it becomes increasingly clear that a critical element in any safety plan is securing safe and affordable housing. In order to help battered women achieve safety in this way, domestic violence advocates must grapple with difficult issues of housing policy advocacy and program development.

Trends in Housing Policy that Create Housing Barriers

Trends in housing policy have created significant barriers for battered women in obtaining permanent housing. The Housing Opportunity Program Extension Act of 1996 (Extension Act) shifted the authority of certain public housing policies to the local level. Previously, battered women and other special needs populations (including the homeless, those displaced from housing, living in substandard housing or paying more than 50% of their income for rent) were given preference for receiving federal housing assistance; now, however, no such federally mandated policy is in place (Berman & McCrary, 1999).

The Extension Act also created what the federal Department of Housing and Urban Development (HUD) calls the "one strike policy" for eviction. Public housing authorities may now deny housing based on past criminal behavior and create eviction policies that spell out "a zero tolerance policy toward criminal activity" (HUD, 1997). While many public housing residents support this policy as a way to get drugs and gangs out of neighborhoods, this "one strike" policy has created unintended consequences for battered women. In many parts of the country, advocates report that victims of domestic violence are being evicted if the police are called to their housing unit too many times (Griffin, 1999; Renzetti, 2001).

There has also been a significant shift in federal funding away from building low-cost housing, which has resulted in a loss of units affordable for low-income households. An extensive report published by the National Low-Income Housing Coalition (Dolbeare, 2001) details how the United States spends dramatically more money on housing related tax expenditures (ie: mortgage interest, property taxes) than it spends on housing assistance for low-income individuals. While housing related tax expenditures more than tripled, rising by 313%, from \$27.1 billion in 1976 to \$111.7 billion in 1999, the housing assistance budget authority dropped by 56% from \$47.4 billion to \$20.7 billion over the same period. Moreover, almost all of the 1976 budget authority was spent on expanding the stock of assisted housing through production, rehabilitation, and rental assistance, whereas in 1999 most of it was spent on maintaining or improving the existing stock of housing assistance and renewing expiring subsidy contracts (Dolbeare, 2001). Also, in 1970, there were 300,000 *more* low-cost rental units than low-income renters; by 1995, 10.5 million low-income renters were *competing* for 6.1 million low-cost units (Daskal, 1995). Almost all of the cities surveyed for the U.S. Conference of Mayors' (2000) report on hunger and homelessness identified a lack of affordable housing as a major cause of homelessness.

This decrease in federal support for low-income housing has important implications for battered women and their children attempting to find safe and affordable housing. It is not due to poor advocacy on the part of domestic abuse programs or lack of effort by a battered woman that she can not find housing. Simply put, the housing needs of low-income individuals are not a priority in this country. Housing assistance dropped from \$47 billion in 1976 to \$21 billion in 1999. Housing assistance was 6% of the budget authority in 1977 and has not been above 1% since 1984 (Dolbeare, 2001). Additionally, these funds do not prioritize the production of more permanently affordable low-income housing, but rather take the form of tenant-based

subsidized housing which subsidizes a landlord who is willing to lower their rents.

Issues affecting national support for housing affordable to low-income households are complex. One contributing factor is that the United States does not have the goal to eliminate poverty, but instead focuses on providing services for people who live in poverty. While the budget authority for low-income housing was dropping by 56%, Medicaid increased by 302%, other income security programs by 114%, food and nutrition assistance by 54% and social services by 14% (Dolbear, 2001). These programs are critical for those with limited income and economic opportunities, and provide important lifelines to individuals trying to stave off the economic devastation that escaping an abusive relationship brings. However, women may be pushed into homelessness when they flee an abusive home, they may continue to experience persistent homelessness or return to an abusive partner due to the broader systemic realities that include the decreasing supply of low-cost, safe housing units across the country.

An awareness of the larger social forces at work that contribute to the difficulties individuals have in securing housing is important when considering potential advocacy strategies. It can also feel overwhelming. However, there have been some developments in housing policy that have the potential of creating housing opportunities for battered women.

Trends in Housing Policy that Create Opportunities

A few years ago HUD instituted what it calls the “Continuum of Care” process as a way of distributing its competitive grant funds. The Continuum of Care process requires that all of the stakeholders in a community be present and have input in deciding what grants are written and submitted for review. This process stresses local coordination and the development of comprehensive assistance to homeless people. A state or community works with HUD to identify a Continuum of Care region. This can be

an entire state, a city, county or other self-defined geographical region. Because domestic violence is a contributing factor to homelessness, it is important for advocates to be involved. For example, in some communities domestic violence programs have participated in their local Continuum of Care process and received funding from HUD to operate transitional housing programs for battered women. In other cities, while the domestic violence program does not directly receive funding, advocates participate in the planning process.

HUD also provides block grants of federal funds to every state and to cities or counties with a population of over 50,000. These funds are the Community Development Block Grant and HOME funds for the development and rehabilitation of affordable rental and owner-occupied housing, and transitional housing. In the mid 1990s HUD required every state and local community that receives this money to develop a Consolidated Plan. The Consolidated Plan must include local priorities for housing, services and economic development activities for low-to-moderate income households, and serves as a guide for distribution of these funds. Public participation and input are required for this planning process. Domestic violence advocate participation in the development of a Consolidated Plan may result in official recognition of battered women’s housing needs. In some communities this participation resulted in grant funds provided to develop transitional housing for victims of domestic violence (Correia, 1999a). In Iowa City, Iowa, a local shelter created a “furniture project” that gives furniture to homeless families establishing a permanent household.

A Public Housing Authority or Agency (PHA) is the local housing organization to which many low-income battered women turn for housing assistance. PHAs administer federal housing programs on a local level. Public housing authorities are landlords for actual units of housing, and also operate what was previously called the Section 8 certificate and voucher program, but has been changed to the housing choice voucher program, which provides

rental assistance to eligible families in the private rental market.

The Quality Housing and Work Responsibility Act of 1998 instructed PHAs to develop a five-year plan and one-year annual plans. These PHA plans must detail how federal housing assistance will be administered at the local level. While housing agencies must abide by federal rules and regulations, many local discretionary policies must also be established. This is the level at which advocacy needs to occur around instituting preferences for housing assistance and eviction policies that don't punish battered women when they call the police. It is important to develop a comprehensive strategy when advocating for policy and programs within this system. There is no one "right" advocacy position. While in one community advocating for a preference for victims of domestic violence to receive housing assistance may be important, in another city, advocating for a preference for homelessness might meet the needs of women without opening up their lives to the scrutiny of the PHA personnel.

The need for public input creates a new opportunity for housing advocates, community organizations, and public housing residents to affect local public housing agency rules and regulations. Participating in housing agency advocacy may increase the availability of affordable housing for battered women. Advocates should consider that when they participate in these processes, they are not acting as advocates for battered women, but for all low-income people that need safe and affordable housing. While it may be important in one community to advocate for the development of specialized transitional services for victims of domestic violence, it may be just as important to battered women that we join in efforts to increase the supply of low-cost housing for all low-income households.

In order to do affective advocacy, it is important to know about critical federal housing programs and how they operate. The next section provides a brief description of federal housing programs to demystify the housing services most often used by battered women.

Federal Housing Programs

Federal housing programs provide three types of direct-rental housing assistance to low-income households: tenant-based, commonly known as vouchers or certificates; project-based, tied to specific properties; and public housing, owned and operated by local PHAs (NLIHC, 2000). What follows is an in-depth explanation of federal programs to provide housing assistance to low-income households.

Public Housing

The public housing program was established by the Housing Act of 1937 and is the most extensive program to house individuals with very low incomes. The almost 14,000 public housing developments operated by the approximately 3,400 housing authorities are home to 2.8 million residents living in just over 1.3 million units (NLIHC, 2000). As stated above, Public Housing Authorities administer federal housing programs on a local level. A city, county or multi-county governmental agency can create a PHA that applies to HUD for funding to operate the housing programs. The following list provides some key characteristics of public housing.

- The PHA acts as the landlord and is responsible for the collection of rents, maintenance of the housing units, creation and maintenance of waiting lists, and selection of tenants.
- Generally, a tenant pays 30% of her household income toward the cost of rent and utilities. HUD pays the public housing authority the balance of the cost to operate that housing unit. As of 1998, public housing authorities may set minimum monthly rent amounts of up to \$50. This means that even if a tenant's income drops to zero, she could be charged \$50 for monthly rent, although there are hardship exemptions (Hammeal-Urban & Davies, 1999).

Tenant-Based Subsidized Housing

Created in 1974, Tenant-Based subsidized housing consists of rental certificates and vouchers that help low-income renters afford housing in the private rental market (commonly referred to as Section 8 housing). Since 1999, the program has been in the process of eliminating certificates and retaining vouchers. Approximately 1.4 million households receive tenant-based assistance. This is becoming a major form of federal housing assistance (Hammeal-Urban & Davies, 1999). Key components of this program are listed below.

- The PHA administers the voucher program. To receive a voucher, a household must meet federal income eligibility requirements; however, the local PHA can determine priority status for the waiting list.
- The voucher is attached to the tenant, who then conducts her own housing search. The tenant takes the voucher with her when she moves (within the U.S.) and is not limited to the voucher's PHA jurisdiction of origin. The process of moving outside of the jurisdiction of voucher origin is called "portability." This is important for battered women needing to leave their community to be safe and allows them to retain housing assistance when they move. The local housing administrator can answer questions about how to "port."
- The tenant pays a percentage of her income toward rent and the subsidy goes to the landlord to cover the remainder of the rent. The landlord sets the rent, the tenant pays a percentage of income toward the rent, and the PHA determines the maximum amount the voucher will cover toward the rent.
- The voucher holder needs to find both a landlord who is willing to enter into a Housing Assistance payment contract with HUD (accept the voucher) and a housing unit that meets HUD standards.
- Tenants are issued vouchers for a specific number of bedrooms based on family size.

Project-Based Subsidized Housing

Project-based subsidized housing (sometimes referred to as project-based Section 8 or "low-income" housing), which was started in the 1960's (no new project-based units were built after 1983), is a housing program set up to create public-private partnerships, whereby a private developer received federal funds to build the units, and continues to directly receive a rental subsidy from HUD to subsidize the rent of low-income households. There are approximately 1.4 million households living in project-based units (NLIHC, 2000). The city administrator and state housing agency should know the location of project-based Section 8 housing in your community. The following are key characteristics of project-based subsidized housing:

- The subsidy is connected to the housing itself and not a person. The subsidy is paid to the owner of the building and is used to lower the rent in order to make the housing more affordable to low-income renters.
- The owner of the property that receives the subsidy is the landlord and is responsible for the collection of rents, maintenance of the housing units, and selection of tenants.
- Project-based housing can be located anywhere in the community and may be of any building type.

Implications for Advocates

As highlighted in the previous sections, it can be difficult for battered women to find decent, affordable, and safe low-income housing. The federal government has shifted responsibility to the local level for creating low-income housing and implementing the existing federal housing programs. This is good news, and bad news, for battered women looking for housing. The bad news is that without federal leadership, funds are not allocated at a significant level and pressure is not exerted on states and localities to take the provision of low-income housing seriously. The good news is that advocates and activists can have a significant impact when working on the local level. Since most housing

decisions are now made locally, it is an opportunity for local organizing efforts to help create housing options.

The lack of affordable housing options is a community-wide problem, not just the problem of battered women. All people require housing, but there is not enough low-income housing for those who need it. To increase housing options for battered women, it is important that domestic violence advocates ally themselves with groups already working on housing issues. Housing and homelessness coalitions, tenant groups, anti-poverty organizations, and legal aid already have a great deal of housing experience. It is the role of domestic violence advocates to educate allies on the specific needs and safety concerns of battered women. *Local housing solutions will not occur without all stakeholders working together to make them happen.*

Working on housing issues can be overwhelming to domestic violence advocates. Adding housing advocacy and community organizing to an already overloaded plate can seem impossible. But finding, or creating, housing options for battered women is a critical part of safety planning, and creating housing options requires strong community alliances. An important early step for domestic violence advocates wanting to find housing options for battered women is to conduct a thorough community assessment regarding housing options. The following is a sample community assessment. Just as the needs of each battered woman are unique, the resources, capacity and obstacles facing each community are different.

Individual/Family Needs

Advocates need to keep in mind the individual and/or family needs of a battered woman so she might successfully transition out of shelter and/or the violent relationship and into her own housing. Does she need ongoing support to sustain her housing? For programs operating transitional housing services – does your program have plans to assist residents in transitioning to permanent housing? These questions should be answered in advance for each battered woman. A woman who tries to live inde-

pendently for a few months and fails may believe she is not capable of living alone. Transitional housing is only a solution for those women where a few months will make the difference.

Housing Options

To help battered women with their housing search and/or work on long-term housing issues, advocates need to be familiar with the affordable housing landscape in their community. What exactly are the housing options in your community? What is the current availability of housing? What are the local vacancy and occupancy rates? How affordable is the local housing stock (cost of housing versus family incomes)? What is the availability of financial assistance (such as Section 8 and security deposit assistance)? Are there usable abandoned buildings in your community? What are the rental practices of area landlords? What are the screening standards? How flexible are landlords willing to be? Where is housing located with regard to childcare, employment, legal services, mental health resources, recreation, schools, transportation? Is there sufficient security to meet women's safety needs? Are there neighborhood concerns? The extent and severity of housing needs will vary by community, as will the possibility of creative solutions.

Community Resources

As noted earlier, housing needs can best be addressed in communities through a concentrated and concerted effort on the part of a broad community constituency. Advocates interested in working on long-range housing advocacy should look for others in their community interested in these same issues. What resources already exist, or can be developed in your community. Does your community recognize the need for low-income housing as a problem? What is included in your local consolidated plan? Are the needs of battered women a priority in the plan? Who are the available allies? Are there other organizations that can assist, or follow through with potential solutions? Is your agency the most appropriate organization to take the lead in solving this problem? What other groups can

offer resources? Is there an active housing network or coalition in your community? Are there any non-profit housing developers? Are there lenders who can be engaged in securing funds from the Federal Home Loan Bank? Are there individuals or groups that may be opposed to potential solutions? What are the reasons for their opposition? What funding resources (local/other) are available? Is your agency, or are you, able to solicit resources?

Organizational Capacity

To provide housing advocacy, it is necessary to consider the resources within your organization. How is your program perceived in the community? What is the current level of support for your agency from the community? How can you engage battered women in solving housing problems? What is their perception of your program, or of your ability, to offer solutions? Can your program develop and maintain follow-up support for families leaving the shelter; or develop programming for transitional housing? What is the current and historical financial position of your organization? What is its fundraising success? What is the board's knowledge of, and position on, this issue and what are the available skills on the board? Where does organizational leadership or vision originate in your agency? What are the strengths, skills and workload of the executive director, staff, and board?

Each community assessment will yield a different result with different strategies. Some organizations will need to spend time showing their community that there is a need for low-income housing. Other communities may understand the housing problem but not how it affects victims of domestic violence. Your community may already understand that the lack of low-income housing for battered women is an important issue and can move forward from there. It is important to understand what you need to do in your community to help create housing options for battered women. Securing safe and affordable housing for battered women may be as important for their safety planning as is advocacy in the legal system.

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Online Resources

There are many places to which advocates can turn for assistance in working with housing issues for battered women. This page lists a few places on the Internet for information.

The National Resource Center on Domestic Violence: *Building Comprehensive Solutions to Domestic Violence* is a special initiative that has a series of policy and practice papers focusing on housing and economic issue for battered women. Call 1-800-537-2238 to receive a list of available resources, or find the list on the internet at: http://www.vawnet.org/VNL/library/general/bcs_apub.htm.

National Low-Income Housing Coalition (NLIHC) provides information, formulates policy, and educates the public on housing needs and strategies for solutions. Two reports posted on their web site are particularly helpful. These are:

1. *The Advocates Guide to Housing Policy*. This report provides information about HUD programs and policy areas, and includes sections on CDBG, ConPlan, HOME, and housing assistance. The website is <http://www.nlihc.org/advocates/index.htm>
2. *Out of Reach: Rental Housing at What Cost?* This report contains a database of housing costs for every state and local community in the country. It sets out what the fair market rate is, and how much income a family needs to afford that rate. The web site is <http://www.nlihc.org/oor2005/>

The Center for Budget and Policy Priorities (CBPP) produces policy papers on housing and welfare issues. Find these on the web at <http://www.cbpp.org>.

Mercy Housing is a national, not-for-profit organization, founded by the Sisters of Mercy, to support community-based efforts to increase low-income housing. Visit their web site at <http://www.mercyhousing.org/default.asp>

The Project for Research on Welfare, Work and Domestic Violence is a collaborative project of the Center for Impact Research (formerly the Taylor Institute) and the University of Michigan Research Center on Poverty, Risk, and Mental Health. The Project maintains an extensive web site with resources, including publications, resources for researchers, and *Trapped by Poverty/Trapped by Abuse* conference information. Visit the web site for more information at <http://www.ssw.umich.edu/trapped/>.

The Department of Housing and Urban Development maintains an extensive web site (<http://www.hud.gov>) for its programs, policies, and funding opportunities. A particular area of the web page that may be most helpful to advocates includes the executive summaries of Community Plans, at <http://www.hud.gov/offices/cpd/about/conplan/local/index.cfm>



In Brief: **Housing and Battered Women**

- Like all people, domestic violence victims need permanent, safe and affordable housing.
- Battered women's housing barriers are shaped by several key factors, including the consequences of their partner's abusive behaviors, the unintended consequences of federal housing policy on victims of domestic violence, and – for battered women with few financial resources – the barriers faced by all low-income households as they search for affordable housing.
- Coupled with the obstacles that arise from domestic abuse, the search for housing can seem insurmountable. However, it is one important strategy to consider for creating opportunities for safety in women's lives.
- Increasingly, research into the causes of homelessness reveals domestic violence as a key contributing factor.
- The increasing body of research on the lives of poor women documents that poor women experience high rates of physical violence and that a batterer's behavior can play a significant role in sabotaging a woman's opportunities for economic stability.
- Trends in housing policy have created significant barriers for battered women and others in obtaining permanent housing.
- There has been a significant shift in federal funding away from building low-cost housing, which has resulted in a loss of units affordable for low-income households.
- There have been some developments in housing policy that have the potential of creating housing opportunities for battered women.
- Federal housing programs provide three types of direct-rental housing assistance to low-income households: tenant-based, commonly known as vouchers or certificates; project-based, tied to specific properties; and public housing, owned and operated by local PHAs.
- The lack of affordable housing options is a community-wide problem, not just the problem of battered women. All people require housing, but there is not enough low-income housing for those who need it. To increase housing options for battered women, it is important that domestic violence advocates ally themselves with groups already working on housing issues. Housing and homelessness coalitions, tenant groups, anti-poverty organizations, and legal aid already have a great deal of housing experience. It is the role of domestic violence advocates to educate allies on the specific needs and safety concerns of battered women.