

## **Slide 1 – Violence Free Minnesota**

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## **Slide 2 – Housing 101 for Victim Service Providers Part 1**

Hello everyone and thank you for joining us for Part 1 of Violence Free Minnesota's

Housing 101 for Victim Service Providers series: The Intersection of Domestic

Violence and Housing. This session is foundational for the entire series, so we

encourage everyone who wants to view these sessions to begin here.

My name is Maitzeng Chang, and I am the Housing Advocate at Asian Women

United of Minnesota, and I will be your host for this session.

In this segment of the series, we will discuss the intersection and connections of

domestic violence and housing. We will explore the disparities that survivors from

historically marginalized communities continue to face in accessing housing, Please

note, some of the information in this session has been pulled directly from publicly

available resources and conversations with people in the field which will be noted

in our resource page for this series on our website.

## **Slide 3 – Interconnecting Cycles: Domestic Violence & Housing**

Domestic violence and housing instability are closely intertwined. Housing

instability and the lack of accessibility to safe housing, increases the risk of violence to survivors.

In this diagram, the four circles on the slide each represent a barrier that is linked to abuse. The two-way arrows show how various dynamics of abuse lead to housing insecurity, and this leads to further harm.

Income loss is one of the central ways that abuse leads to housing insecurity.

Different examples of income loss are:

- A partner preventing a survivor from working or forcing them to leave a job, a survivor missing workdays due to abuse, wrongful termination by an employer due to stalking or harassment that occurs at the workplace.
- Financial abuse can also lead to the inability to make mortgage, rental, or a security deposit payment. This result in a survivor not meeting a landlord's income requirements during tenant screening.

Housing instability can in turn lead to an increased risk of further violence. A survivor may be prevented from leaving an abusive situation, be forced to return to a harmful situation, or lose their housing and become exposed to additional violence and trauma.

Eviction is another potential consequence of financial abuse.

- A survivor could be evicted for non-payment or past due payments of rent. A landlord might also evict a survivor because of repeat police calls to the rental property. Lease violations that were committed by a partner, or that were the result of coercion by a partner could also lead to eviction.

Credit history and bad debt resulting from financial abuse will also impact housing stability.

- For example, an abusive partner may run up debts in the survivor's name, creating financial loss for the survivor and affecting their credit score, causing the survivor to not qualify for housing.

Finally, there are many ways in which a survivor might end up with a criminal record resulting from abuse.

- For example, a survivor might have been arrested or even convicted as a result of protecting themselves from abuse. Often times, they could be forced or coerced into criminal activity by an abusive partner. A criminal record can result in eviction or prevent a survivor from passing a background check when trying to access housing.

Many of these constitute illegal discriminatory practices may be barred by statute, including the Violence Against Women Act, or VAWA; although there are legal protections for survivors, a survivor may not be able to access those protections without legal help.

#### **Slide 4 – The Stark Reality in Minnesota**

Minnesota reflects the national trends in the number of survivors who are unhoused or experiencing housing instability due to abuse and the examples provided earlier.

Minnesota lacks accessible and affordable housing options. We also lack accessibility to trauma informed and culturally responsive services that are survivor centered.

- Domestic violence has been identified as one of the top five key reasons why Minnesotans experience being unhoused.
- On any given night in Minnesota, thousands of survivors are unhoused as a result of leaving an abusive situation or are trying to leave an abusive situation but cannot find housing. Many of you are aware of the annual Point In Time, or PIT Count, conducted by the Department of Housing and Urban Development

also known as HUD. This count is an attempt to determine how many people are without housing in the US on a particular night. In 2020 the PIT Count identified 942 survivors in Minnesota who had left an abusive situation and were unhoused, either living in a shelter or were unsheltered. In that same year, Violence Free Minnesota conducted a supplemental study on the same evening of the PIT Count that identified approximately 1,515 *additional* survivors who had left an abusive situation or were trying to leave an abusive situation and did not have access to shelter or another housing option.

### **Slide 5 – The Stark Reality in Minnesota**

Additional studies have found the same pattern. For instance, the Wilder Foundation regularly conducts a study called the Minnesota Homelessness Study, which surveys thousands of people who are unhoused across the state. Six out of ten of the adults in their 2018 study reported experiencing at least one act of abuse or violence.

- Of those individuals, 53% of women and 25% of men reported that they stayed in an abusive relationship because they did not have any other housing options.

31% of women and 17% of men reported being physically or sexually attacked while unhoused.

## Slide 6 – Housing Disparities in Minnesota: Black, Indigenous and Survivors of Color

Houselessness and housing instability disproportionately impact survivors of domestic violence from historically marginalized communities. The history of oppression, racism, and fixed discrimination in housing systems has a deep impact on housing access for survivors of the BIPOC community. Housing displacement, exclusion from homeownership programs, and the illegal of seizing of land amongst many other oppressive housing practices from history still exist today.

- In Minnesota, more than 37% of adults who are unhoused identify as African American, but only 7% of adults in the overall Minnesota population identify as African American. Similarly, 12% of the unhoused adult population identifies as American Indian while only 1% of the Minnesota adult population identifies as American Indian. That number does **not** include an additional 1,138 unhoused adults who the study counted on six American Indian reservations that share geography with Minnesota.

- The rate of houselessness in Minnesota is more pronounced among the BIPOC community.
- For example, the Garden of Truth Report, by the Minnesota Indian Women's Sexual Assault Coalition interviewed 105 native women who had experienced various forms of sex trafficking, found that 98% of the women were currently or has a history of being unhoused.
- In 2019, shelter providers served 7,726 people; approximately 72% of whom identified as the BIPOC community.

### **Slide 7 – Housing Disparities: 2SLGBTQI+**

Two-Spirit, lesbian, gay, bisexual, transgender, queer, questioning, intersex (2SLGBTQI+) survivors also face severe housing inequities, both in rates of houselessness and length of time a person is unhoused.

- The 2015 Serving Our Youth Report showed that, youth who identify as LGBTQ+ have a 120% higher risk of experiencing houselessness.
- Surveyed through the Wilder Foundation, the study reported that approximately 22% of the young adults ages 18-24 who are experiencing houselessness identify as LGBTQ+.

- The U.S Transgender Survey from the Center for Transgender Equality found in 2015 that: 54% of respondents reported experiencing intimate partner violence, 47% reported that they had experienced sexual assault and nearly 1/3 of respondents reported having experienced homelessness. Of those who had stayed in shelter, 70% reported mistreatment because of being transgender.

### **Slide 8 – Housing Disparities: Immigrant Survivors**

Immigrant survivors also face housing inequity.

- Nearly 40% of immigrant households in the Twin Cities area pay more than 30% of their income on housing. Not all immigrant survivors are in similar situations. Some face more barriers to housing access than others, depending largely on their legal status and even illegal discrimination. For example, survivors who do not hold a US citizenship or are undocumented may encounter additional housing barriers. Access to some housing programs is extremely limited, or even unavailable, for some of these survivors.
- Survivors with some types of temporary immigration status in the U.S., or are undocumented, cannot obtain work permits or social security numbers because their partners are withholding them from the survivors.



- Survivors with little to no English language proficiency lack the access to language services. Many survivors also arrive to the US with no familial support or are isolated by their partner. The lack of culturally specific shelter and housing programs are a barrier as well. For some, working with non-culturally specific programs can be isolating or re-traumatizing thus, prevent them from accessing local shelters or programs.
- Furthermore, immigrant survivors might experience discrimination from landlords. A landlord might take advantage of someone's limited English proficiency or their lack of understanding of housing law in the US.

### **Slide 9 – Housing Inequities: People with Disabilities**

People with disabilities also face increased discrimination and inequity in housing.

There are some common issues that impact many survivors whether their disability is physical, developmental, or mental health related.

- Fewer than 200,000 housing units in the U.S. are considered universally accessible with features such as wheelchair access, including ramps and roll-in showers, modified smoke alarms or doorbells; sensory adapted spaces;

countertops and other features accessible to people using wheelchairs;

accessible parking and other adaptations.

- Also, some survivors with disabilities are isolated by their partner or prevented from leaving their home to access services. For instance, if a program does not provide appropriate transportation options, interpretation services, or have sensory adapted spaces, it may not be accessible to survivors with disabilities. Additionally, survivors with mental health or behavioral health related disabilities may find that their behavior is misread or misunderstood as aggressive or non-compliant with housing or shelter rules, sometimes resulting in that survivor being inappropriately turned away or asked to leave.
- Complaints of disability related discrimination are the most common complaints filed with the Department of Housing and Urban Development, or HUD. For example, enforcing a no pets policy for a person with a disability using a service animal, refusing to make reasonable accommodations as required by law, or refusing to show or rent a particular unit are common complaints.

## **Slide 10 – Housing Work and Social Change**

- Today's session reminds us that housing work is anti-violence work and anti-oppression work!
- Victim service providers are uniquely positioned to educate housing providers and program administrators about the specific needs of survivors and to inform policy decisions. This series will explore the many ways that VSPs can engage in this work, and the benefits of doing so. This also serves as a reminder to those who work directly with survivors, do not be quick to overlook a survivor seeking services as a "housing issue." When we understand how closely linked houselessness and violence are, we are also able to understand that many survivors are at best standing on the edge of houselessness all the time until they are able to obtain sustainable, safe, and affordable housing. The next seven sessions will take a deeper dive into the complex housing mechanism that governs access to affordable housing. Having a deeper understanding of housing systems helps us navigate them as they are today and helps guide us in our efforts to change and reimagine them.

### **Slide 11- Resources**

Our session today does not begin to cover the full extent of how domestic violence, disparities in housing, and inequities of affordable housing are entangled.

For more information, we are providing additional resources on the VFMN website along with this recording. Among the sources you will be able to access are the Wilder report, the Garden of Truth report, and the US Transgender Survey.

### **Slide 12 – Gratitude**

Thanks to the many people who took time to review and comment on this series. And thanks to all of you who joined us for this session. Today's discussion is the beginning and provides a foundation for the rest of the series. We hope you will join us for the next sessions as we continue our learning.

### **Slide 13 – End**

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