



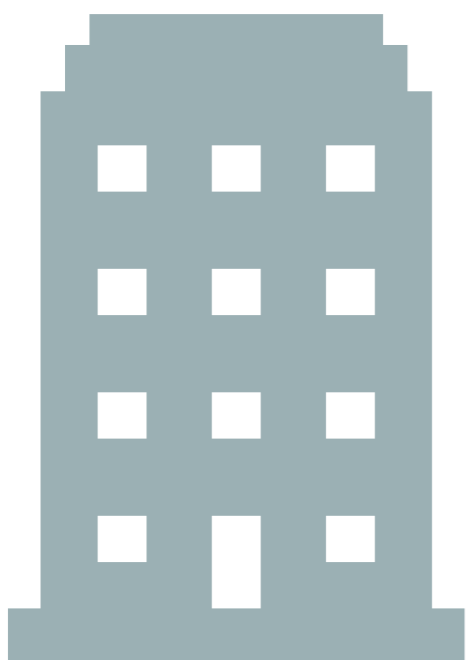
Introduction

Housing is typically a family's largest expense, making affordable housing a key aspect of ensuring financial stability for Ohioans. When families must spend large portions of their income on housing, it limits how much they can spend on other necessities, like food and clothes. High housing costs also increase families' risk of eviction and homelessness. Historical and current housing policies put Black families at a greater risk of facing housing unaffordability, eviction, and homelessness than white families.

For every 100 extremely low-income families, there are only 44 affordable rental units in the state.

In addition, intimate partner violence (IPV) and homelessness affect women cyclically. Experiencing homelessness raises the risk of experiencing IPV. Unaffordable housing can also lead to poverty and economic stress, thereby increasing the risk of IPV perpetration.

Housing is considered unaffordable **if it costs more than 30% of a household's income**. Households with **housing costs higher than 50% of their income are considered severely cost burdened and they are at a higher risk of becoming homeless**. Across the state, nearly half of renting households are cost burdened. It is important to note that groups reporting housing statistics typically define "low-income" based on a household's proportion of the area median income (AMI) rather than in relation to the federal poverty level.



Low-income Ohioans are much more likely than higher-income Ohioans to be cost-burdened by their housing. No matter their living situation, low-income Ohioans face burdensome housing costs that threaten their financial stability and increase the risk of eviction, foreclosure, and IPV.

Poverty does not cause intimate partner violence (IPV). Rather, the same conditions that create poverty also create the risk factors for IPV.

Several risk factors for IPV are related to economics and financial insecurity. They range from personal factors to conditions affecting our entire society.

Economic Risk Factors for IPV Perpetration

Societal: Income inequality

Community: Neighborhood poverty, diminished economic opportunities, high unemployment rates

Relationship and Individual: Economic stress

Strengthening household financial security and strengthening supports for workers and families are two ways to reduce risk for IPV perpetration in Ohio.

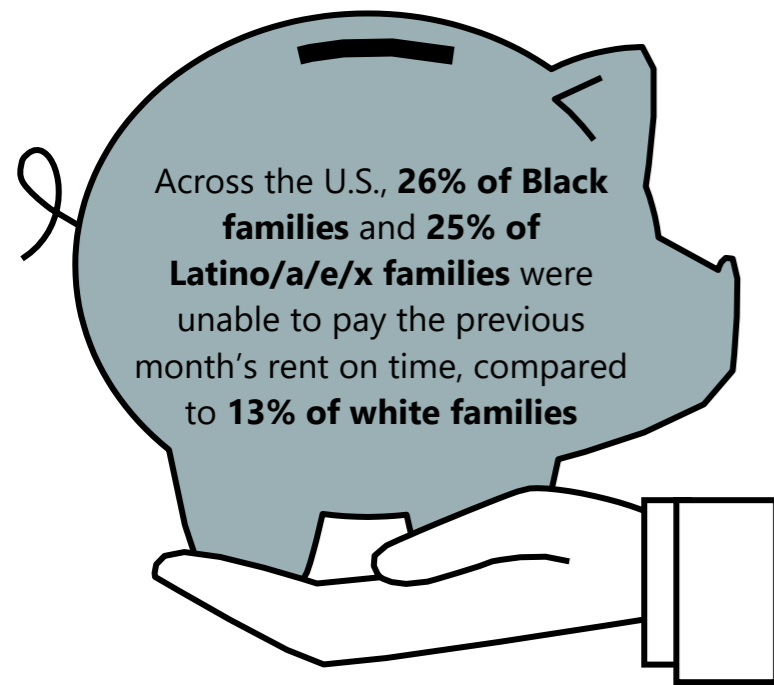
Low-income Ohioans are housing cost burdened because there is not enough affordable housing in Ohio, particularly in Columbus, Cleveland, and Cincinnati. The statewide average is 44 affordable and available rental units per 100 extremely low-income families. The situation is worse in Ohio's large cities and metro areas.



1/4 of all renting households spend more than 1/2 of their income on rent

Columbus metro area has **29 units available & affordable for every 100** extremely low-income families.

Housing Instability and COVID-19



High rental costs increase the risk of eviction because any large, unexpected expense could leave a family unable to pay rent at the end of the month. This was true before the pandemic and has become much worse since. Nearly 7% of renters in Ohio were evicted in 2017. Since

then, millions of people have lost their jobs or been forced to leave the workforce to care for their children as schools held classes virtually due to the pandemic. People of color are less likely to own homes than white people and their homes are likely to be valued less than white-owned homes. When they can own a home, they also face higher risks of losing their homes than white homeowners.

If a family was unable to pay their rent for 2 months because they were unemployed, the debt of those 2 months is still owed, plus late fees & any rent since then.

The government has taken some steps to address the housing crisis caused by the coronavirus pandemic. However, the relief available to low income renting families is highly dependent on where they live and when during the pandemic, they faced potential eviction. In the early days of the pandemic, many local courts in Ohio, including the courts governing the eight largest cities in the state, stopped holding eviction hearings. Landlords could still file an eviction against a tenant, but the tenant could not be forced to leave the property until there was a hearing.

Many low-income housing advocates assert that the use of eviction moratoriums rather than rental assistance will lead to a surge of evictions after the moratoriums expire. **Over 72% of extremely low-income renters in Ohio pay more than half their income in rent.** Even if those renters who lost their jobs returned to them at the same number of hours, they would be unable to pay two months' rent on one month's earnings, let alone buy food or pay their utility bills. As with almost all aspects of the coronavirus recession, people of color, particularly Black people, are at the highest risk of being evicted after the moratoriums. Not enough money is appropriated to housing assistance to meet the need, leading to the large proportions of cost-burdened renters. Additional housing assistance funding would enable more Ohioans to be financially secure, especially during the uncertainty of the pandemic and the ensuing recession.

Housing Barriers and Opportunities

Barriers

- Over 2/3rds of extremely low-income households spend more than 50% of their income on housing, whether they rent or own.
- There is a dearth of affordable housing across the state.
- Black Ohioans are more likely to be housing insecure, evicted, and homeless than white Ohioans.
- Not enough money is appropriated to housing assistance at the federal level to meet the needs of low-income Ohioans.

Opportunities

- The CDC's September 4, 2020, eviction moratorium has substantial coverage: all low-income renters in the country.
- IPV is the leading cause of homelessness for women, meaning that preventing homelessness prevents IPV and preventing IPV prevents homelessness.

Housing Policy Recommendations and Action Items

Increase the affordable housing supply

Increase funding for public housing

Increase rental assistance

Eliminate policies that limit housing as a result of discrimination

References can be found at <https://www.odvn.org/intersecting-pandemics/>