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Trauma-Informed Housing:
A Deeper Dive into the Intersection of Trauma & Housing

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Introduction

Social Determinants of Health (SDOH) are external factors outside of the traditional scope of the healthcare system that impact the physical and mental wellbeing of an individual. In this brief we explore the intersection of trauma and housing - social determinants that can have a lasting impact on individual and community health. Trauma is widespread and pervasive: Over 60% of American adults have experienced one form of trauma. Early experiences of trauma can affect brain function, health and mental wellbeing, and impact how social connections develop throughout one's life. A safe, affordable place to call home can foster resilience from trauma when its design, management, and programming are trauma-informed. In this brief we focus on the relationship between trauma and housing by exploring Adverse Childhood Experiences (ACEs), their impact on adulthood and how housing providers can respond.


What is Trauma-Informed Housing?

Trauma-Informed Housing is an approach to designing and operating rental housing that prioritizes people and their wellbeing. Trauma-Informed Housing was developed by Preservation of Affordable Housing (POAH) through a multiyear partnership with affordable housing residents, frontline staff and community partners.

Trauma-Informed Housing builds on models of trauma-informed care that have been popularized in healthcare, education, and other disciplines. Trauma-informed care recognizes the widespread prevalence of trauma and its

effects on individual and community health. A trauma-informed care approach can be applied to the housing industry by centering lived experiences of residents and using intentional design to create housing that is inclusive, safe, and non-triggering. POAH believes the result of this work will be a more equitable approach to affordable rental housing that benefits residents, frontline staff and organizations.
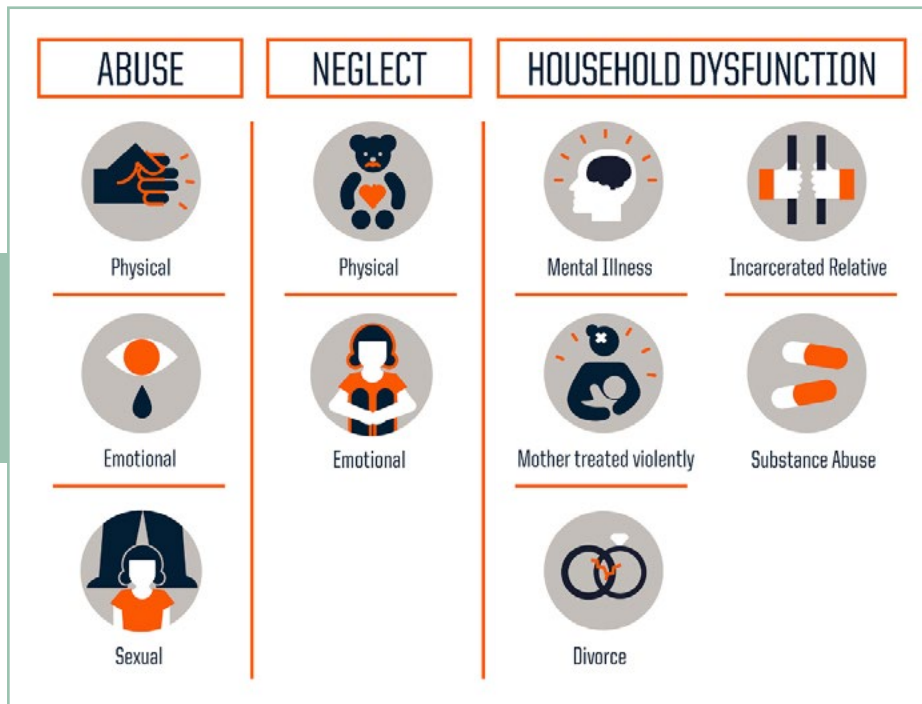
Source: *Centers for Disease Control and Prevention*

Credit: *Robert Wood Johnson Foundation*

What are the long-term impacts of Adverse Childhood Experiences (ACEs)?

Adverse Childhood Experiences (ACEs) are traumatic experiences that occur in childhood and can have a lasting impact on the developing brain. While there is no definitive formula to predict which ACEs will contribute to long-term health problems, the timing, frequency and severity can all impact a child's health and development. In other words, the longer and stronger the ACEs, the higher the risk of toxic stress.

Trauma impacts no two people the same. Regardless of shared experiences, trauma and ACEs are intimately related to an internal response that is unique to each individual. This is true for ACEs that occur in shared settings, such as cities, neighborhoods, and households. Although experiences that occur in one of these shared settings can trigger a stress or trauma response, the extent to which the experience is adverse is dependent on the individual.

Because prolonged toxic stress can impact physical and mental health, ACEs continue to shape behaviors and trauma responses of individuals well into adulthood. ACEs have been linked to long term health conditions such as depression, asthma or cancer, or risky behaviors like smoking and drinking.

The effects of ACEs do not disappear simply because circumstances change. For example, if a child who lived in unstable housing for most of their life moved into a safe and consistent home, the toxic stress of housing insecurity may not disappear. This toxic stress can be triggered by similar experiences of instability in the future and can continue to generate a trauma response long after the circumstances have changed.

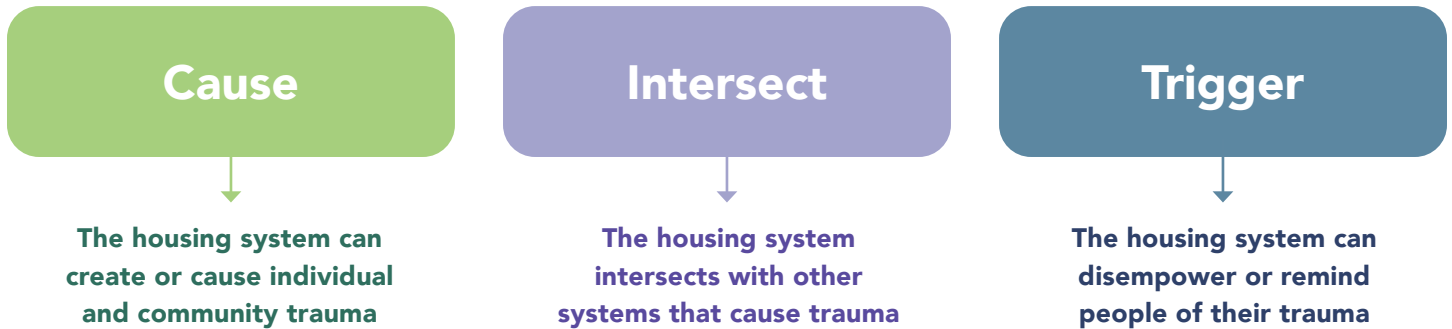In this paper, the terms "trauma" and "ACEs" are sometimes used interchangeably. The word "trauma" is used generally, while "ACEs" refers specifically to traumatic experiences that happen in childhood, when our bodies and brains are most vulnerable.

How are Trauma and Housing Related?

Through their work with residents and staff, POAH explored the relationship between trauma and the housing system in the US. The term 'housing system' refers not just to physical buildings, but to the various factors that influence the design, development, and delivery of housing, particularly rental housing. This includes owners, investors, regulators, policymakers, and the institutions they operate.

POAH uses three categories for defining the relationship between trauma and housing:

Cause	Intersect	Trigger
The housing system can create or cause individual and community trauma	The housing system intersects with other systems that cause trauma	The housing system can disempower or remind people of their trauma

This relationship is multifaceted. For example, when a child has a parent who is incarcerated, there is an immediate effect on housing stability: the individual and/or their family experiences lost wages, increased expenses and other emotional stress. When the parent returns to the community, their housing options are now limited: the presence of a criminal record is not a protected class under the Fair Housing Act, therefore, discrimination based on criminal record is not illegal. Many find it difficult to qualify for or obtain affordable rental housing, which perpetuates instability and can trigger additional trauma. This intersection of the criminal legal system and the housing system can severely damage housing and family stability in an ongoing way.

As we've discussed above, ACEs and trauma impact a person's life in various ways. Below we will explore five domains, or sources, of trauma in housing: Childhood/Household, Home/Property, Climate, Community, and Systemic. By understanding common sources of trauma in housing, we can begin to see how Trauma-Informed Housing can provide an alternative model that supports resilience and healing.
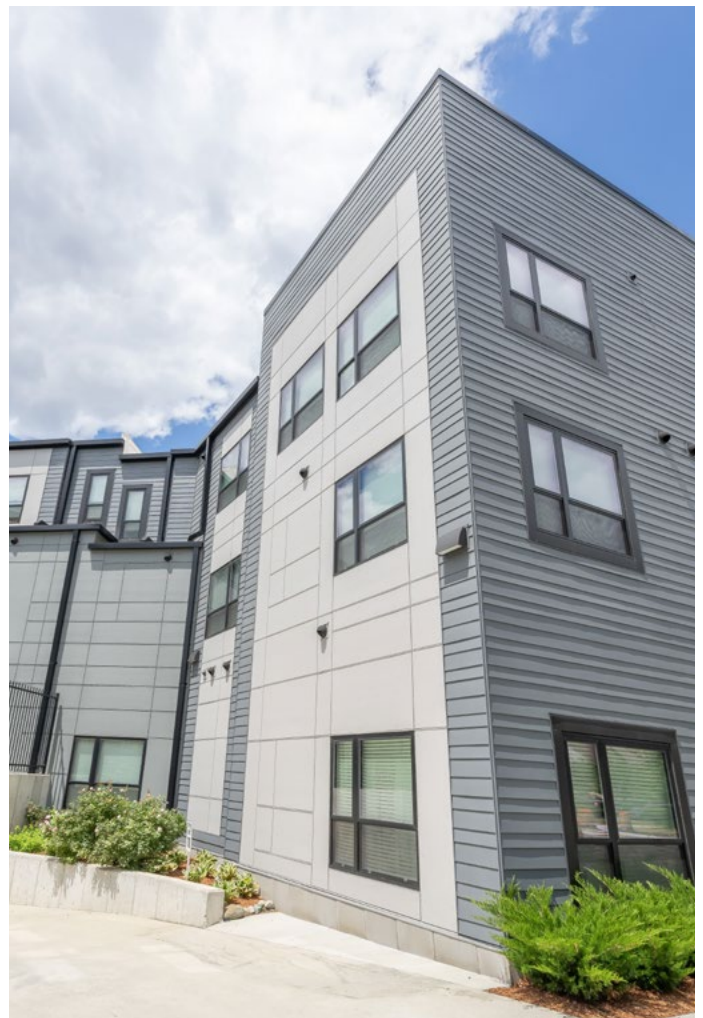
Understanding the Domains of Trauma

1 Childhood/Household

Childhood/household trauma is trauma experienced in the most personal, intimate sense, typically within the home or nuclear family. During a person's upbringing, housing instability can be a major source of trauma. Instability includes eviction, overcrowding within the home, and displacement due to unaffordability. Instability can be the result of a variety of factors including, but not limited to job loss, discrimination, mental or physical health condition, financial insecurity, and housing-related cost increases (i.e., rent, utilities, etc.). All of these issues are not mutually exclusive, but often compound to create a chaotic environment.

In addition to instability within the home, other forces can negatively impact an individual. Systems that are intended to protect, or even support, families sometimes fall short or produce unintended effects. External forces that contribute to family separation, such as child and family services, incarceration, or lack of appropriate support for mental and physical illness, compound housing instability issues. Family separation additionally impacts financial security of the household. Other external factors that play a role in family separation and further develop childhood/household trauma include exposure to domestic violence and abuse, to name a few.

Prolonged exposure to financial insecurity, domestic violence and abuse, and mental or physical illness can cause individuals to develop toxic stress. These ACEs within the childhood/household level shape the intimate living experiences of children. The trauma attached to this phase of childhood follows into adulthood regardless of whether housing instability remains a challenge. Therefore, any future interaction with similar sources of trauma can recreate negative responses and add to existing trauma, regardless of how well adjusted or removed from the previous experiences one may seem.

This category of childhood/household trauma tends to be the hardest to see from the outside, due to the personal and intimate nature of its source. Therefore, this trauma is also often the hardest to prevent. Childhood/household trauma is a domain that likely impacts everyone, including staff and residents within a housing development.

In Context:
Childhood/Household Trauma Domain

You are a young person living with your mother and two younger brothers. Your family rents a small apartment with a few bedrooms. Recently, you received notice that your rent will be increasing next month. As a one-income household, your family pays as much as you can currently afford for rent. This increase in rent means your family can no longer afford to live in the current apartment. The housing market is difficult and affordable alternatives are hard to find. You all must move out and stay with family until an apartment that meets your needs becomes available.

While living with family, you and your siblings now share one room. There are not enough beds and very little space for all three children. Due to the stress of overcrowding within one unit, moments of violence erupt in the household, and you and your brothers are exposed to domestic violence.

All three children in your family have now experienced many moments of trauma. Financial instability resulted in your family moving out of your own apartment and into an overcrowded unit with other family members. The stress of financial strain, moving from your home, and experiencing overcrowding and violence within the new housing situation are all separate instances of acute stress. However, the accumulation of each stressful situation has altered your stress response system and can impact future behavior in similar situations. Later in life, if you were to move due to an emergency, live with family or in an overcrowded unit, or experience the effects of domestic violence, the trauma you experienced during childhood may be triggered.

② Home/Property

Home/property related trauma is experienced by an individual or group of people by virtue of where they live. This kind of trauma mainly occurs because of housing conditions, housing quality and relationships with housing staff.

The intersection of the built environment, especially housing, and health outcomes has long been an area of interest for many professions. In 2018 the World Health Organization **identified housing** as "becoming increasingly important to public health due to demographic and climate changes" (World Health Organization , 2018). Poorly designed buildings where there is inadequate light, ventilation, or space can adversely impact the mental and physical health of residents. Poorly maintained buildings can lead to mold, inadequate heating or cooling of spaces, and other conditions that drastically impact health and quality of life. Therefore, how a property is managed is just as important as its design.

Trauma-Informed Design seeks to preemptively address these issues through intentional design and prioritizing the wellbeing of residents. You can learn more about Trauma-Informed Design in **POAH's Trauma-Informed Housing toolkit**.

In addition to housing quality, interactions between residents and housing staff can be a source or trigger of trauma. In affordable rental housing, the relationship between residents and property management staff is often complicated by inherent power dynamics. Due to the scarcity of affordable units, it can be difficult for residents to find comparable options. This limits their sense of choice and creates an imbalance of power. As a result of this dynamic, and strict and punitive regulations, residents can end up feeling demoralized and unable to advocate for themselves out of fear of losing their housing. Interactions that devalue someone or challenge their sovereignty can have a traumatic impact that is

compounded over time. This disempowering experience can further impact the physical issues within a building as residents believe they have to accept the conditions to not lose their housing. Further, this can impact how residents interact with each other and the general feeling of safety in the building. These stressful living experiences, and the feeling of powerlessness, can linger and can show up in different ways when triggered later in life.

In Context:
Home/Property Trauma Domain

You are living in one of the few affordable buildings in a city that is rapidly changing. Ten years ago, you could easily find housing that fit within your budget, but due to rising rents, there are limited options that you can afford. After moving in, you discover a leak that is causing a bad smell and early signs of mold. However, you heard from a neighbor that the last tenant complained and was later harassed until they left the building. You are aware of the dangers of mold, and how it can impact health, especially yours as a person living with asthma. Yet you don't want to risk losing one of the few stable affordable units in your city.

To report the issue, you're required to submit a barrage of paperwork, but you are offered little help or guidance. Due to the complexity of the forms, the lack of support from the management company, and the comments made by your neighbor, you decide not to follow through with reporting the leak.

This decision creates additional stress for your family, as the conditions of your apartment continue to deteriorate. As a parent of young children, you worry about the stress that passes on to your children and its impact on their physical and mental health.

3 Climate

Climate related trauma is caused by environmental or natural factors, typically happening on a larger scale. Often, when we associate climate and trauma, we think of natural disasters such as hurricanes, tornadoes, rising sea levels, earthquakes, flooding, and wildfires. In addition to climate events, trauma can develop from exposure to hazardous conditions where housing is located. Housing that is environmentally vulnerable or lacks climate resilient upgrades tends to be concentrated in lower-income neighborhoods that suffer from disinvestment and intentional isolation. Housing that is ill-suited for extreme climate conditions will burden renters with increased utility costs, uncomfortable living conditions and, at times, health risks. Housing quality plays a large role in emergency climate preparedness and the impact of climate disasters.

There are large regions in the United States that are more susceptible to climate and environmental dangers. According to the National Centers for Environmental Information, the U.S. South, Central, and Southeast regions have experienced the highest frequency of and most expensive climate disasters; also known as "billion-dollar disaster events." The National Centers for Environmental Information **Disaster and Risk Mapping** and the Enterprise **Portfolio Project** are interactive features providing more information on which areas of the country are vulnerable to different climate events. Although some regions, and at times some neighborhoods, have higher risks of natural disasters, these events and the resulting loss that occurs are unpredictable and difficult to avoid.

While the climate itself can produce trauma, the burden and toll of rebuilding after a natural disaster is also traumatic. Navigating financial support after a natural disaster can be impacted by your racial identity and socioeconomic status. Moreover, bureaucratic systems, inadequate insurance, and repetition of similar events are difficult experiences that can negatively affect levels of stress and accumulated trauma. In addition to bureaucratic challenges, lack of climate action at a regional, state, or federal level can generate political trauma. For many, inadequate responses from elected officials contribute to continued personal and community trauma.

Exposure to climate related events that cause trauma during childhood can affect future behaviors in similar instances of intense weather conditions or insufficient housing quality. The trauma response developed during childhood due to high levels of stress may last into adulthood.

In Context: Climate Trauma Domain

You have just moved to Texas from Connecticut. It is the beginning of the summer, which brings the beginning of hurricane season. When searching for a home to purchase, you didn't anticipate the threat of significant storms or the resilience of your home, as severe hurricanes were not common where you used to live. After the first storm of the season, your roof is significantly damaged.

In addition to the roof damage, you learn that your neighborhood is ill suited for future storms, as there is poor drainage and high risk of flooding. However, your insurance provider refuses to cover any flood damage, as the area is too high a risk. Your neighbors have tried to advocate for improvements from the city, but no action has been taken to improve flood insurance coverage or to address failing infrastructure. Although the insurance company can help repair your roof, the amount of paperwork and time required is distressing and burdensome.

Your family is financially burdened and anxious about the safety of your home. For your young children, the repeated storms and months of disruption to their home are taking a toll. And since future storms are likely, you develop toxic stress from the consistent fear, discomfort, and damage caused by extreme climate events. In any future situations of severe storms, flooding, or extreme weather, your stress response system could be triggered.

(4) Community

Community trauma is experienced by a group of people by virtue of where their home is located, typically due to an event, series of events or community conditions. Adverse community events are collective experiences that impact large groups of people and are often the result of systemic inequities. Community can be defined in many ways including by geography, identity, or other cultural markers. Many of us are familiar with this domain of trauma, although we rarely describe it using this language.

Community issues are often spoken about around dinner tables, and sometimes used as political fodder - issues like gentrification, failing schools, lack of employment options and over-policing. However, without meaningful action, these issues perpetuate collective trauma that often goes unresolved and acutely impacts the lives of community members.

An example of community-level trauma is gentrification: rapidly increasing rents cause rapid displacement, as rising costs push longtime residents out and new, wealthier residents move in. When gentrification happens, it is not only the physical displacement that causes damage. Over time, the social and cultural fabric of a place begins to come undone, and neighborhoods lack the businesses and systems that support longstanding residents, and vice versa. For example, a gentrifying neighborhood may bring in new businesses, like boutique furniture stores or craft coffee shops, at the expense of a long-standing grocery market or laundromat. The impacts of these changes are far reaching, impacting those who are displaced and those who remain in the neighborhood. This puts additional stress on individuals and families, as displacement, even for those who stay, can be traumatic.

⑤ Systemic

Finally, systemic trauma is caused by systems of oppression, including the legacy of racism and discrimination that shapes communities and beliefs. Systemic trauma includes both public and private practices such as redlining, restrictive covenants and neighborhood covenants, exclusionary zoning, structural racism, urban renewal, and predatory lending. All of these actions and policies worked to segregate and reduce opportunities for BIPOC renters and homeowners. Historical practices set up the structures and institutions we have today, and while many of the above practices are no longer permitted in their original form, these practices continue to isolate and create disparate outcomes for communities of color.

While housing discrimination due to race, country of origin, religion, sex, disability status, and family status is illegal, housing discrimination continues to exist. As noted above, housing discrimination based on having a criminal record or background is permittable under the current Fair Housing laws and, therefore, plays a significant role in contributing to the isolation and disparate outcomes for communities of color. Justice involvement and interactions with the criminal legal justice system affect BIPOC communities at much higher rates than white communities and, as a result, this leads to **more arrests, convictions, and longer sentences** for BIPOC individuals (Fernandez, Camila and Drew Rachel Bogardus, 2022).

Lower-income communities tend to experience similar instances of exclusion due to discrimination and historical practices that prevented economic and racial integration within housing. Low-income communities are often located in areas with greater environmental risks and are often separated from higher-income households. These structural disadvantages reduce the economic options available for low-income and communities of color while reducing their access to housing that is healthy, safe and stable. Because homeownership is a primary driver of financial stability and success, a lack of housing options ultimately impacts a family's ability to build intergenerational wealth.

Systemic trauma is built into the foundation of housing policy, lending practices, and neighborhood structure. While systemic trauma may be perpetuated by institutions, such as public or private entities, the experience of systemic trauma is deeply local and personal. Therefore, one may develop stress responses by merely living within a system that was designed to disproportionately disadvantage certain communities while benefiting others. These responses accumulate from youth into adulthood, where encounters with similar sources of trauma may continue. Interactions with systemic disadvantage, or the cause of this disadvantage (e.g., isolation, segregation, wealth gap, etc.) can be triggering.

In Context:
Systemic and Community Domains of Trauma

As a result of longstanding discriminatory practices, you live in a community that has languished under disinvestment. Recently your neighborhood has noticed an influx of new residents as well as trendy new businesses. While your family enjoys the benefits of the new investment, the changes have impacted your relationships in the neighborhood. In addition to the prices rising at the local grocery store, your affordable home daycare is closing because the owner is being displaced.

Your family lives with the new fear of rents rising as you continue to hear from other community members of the drastic increases in housing costs they've experienced. Your building was recently purchased by an unfamiliar management company that has taken to posting new rules and regulations in common areas. It is apparent that there will be a new level of scrutiny that residents fear could lead to evictions.

Additionally, as a result of the new neighbors your community is experiencing the additional police presence that occurs in "transitional neighborhoods"; which leads to more negative interactions between community members and officers. All these changes make you feel like a stranger within your community, and you find it hard to find peace or solace in a place you once called home.

At POAH, we embrace these trauma-informed principles:

Safety & Trust

Choice & Empowerment

Community & Collaboration

Beauty & Joy

How can you combat ACEs with Trauma-Informed Housing?

All of the domains of trauma are nuanced and complex. For those who have experienced trauma and are dealing with the effects of toxic stress, the world can feel ominous, chaotic, and ultimately unsafe. Even when an acute experience has passed, the residual feelings or side effects remain and continue to impact us long after the event has ended. This in turn can alter our behavior and trigger ongoing stress responses.

Trauma-Informed Housing starts by recognizing that past experiences impact how people show up in the present moment. This starts by reframing the question "What's wrong with you?" to "What happened to you?" Through this lens, Trauma-Informed Housing recognizes and centers the lived experience of residents and the frontline staff who serve them. It strives to create spaces that promote a safe, healthy, and supportive living and working environment.

Trauma-Informed Housing starts with the willingness to approach things differently. It is more than a checklist of conditions, or a finish line; it is about changing the way we approach all aspects of housing. Over time, we believe this approach will create a more equitable model for rental housing that centers the needs of individuals and communities.

POAH's Trauma-Informed Housing Principles are inspired by principles of trauma-informed care. They can be a guide to how an organization, or individual, approaches trauma-informed housing in their work and life.

Safety and Trust is about creating an environment that is safe and honest. As described in POAH's toolkit, this principle is about ensuring that residents and staff know they are an important aspect of the community. It also ensures that they are an authentic partner in co-creating the space where they work and live. This can include structural things like policies and procedures, as well as behavioral norms, like how residents and staff communicate with one another. When implementing this principle, consider: Will this decision support a safe environment for all stakeholders? Have we built the trust necessary to advance this project/idea? How will this decision nourish the relationships we are building?

Choice and Empowerment is about understanding and valuing the experiences of residents and frontline staff. This principle acknowledges that the process of decision making is just as important as the outcome. Intentionally including various viewpoints and sharing power is essential to creating a genuinely nurturing environment. When implementing this principle, consider: Are there voices missing from this decision-making process? Who will be most impacted by this change and are we hearing from them? Have we offered authentic choices; options that give meaningful decision-making power?

Community and Collaboration is about centering community and fostering strong relationships. Collaboration reinforces community by ensuring that the people most impacted by a problem or challenge have a role in solving it. Collaboration between residents and staff will ultimately strengthen individual experiences by creating opportunities for growth and adaptability. When implementing this principle, consider: How can I incorporate additional perspectives? Which voices or perspectives are we missing? Are the people most impacted by this issue involved in addressing it?

Beauty and Joy is about creating an environment that celebrates and honors the past while evoking a sense of hope and optimism about the future. While this principle applies to the built environment (how a space is designed) it can also apply to the culture of an organization. When implementing this principle, consider: How will this decision support the emotional wellbeing of this community? Where can we lift-up strengths rather than deficits? How can we center joy and create moments of celebration?

All the above principles are interconnected and work together to realize the vision of Trauma-Informed Housing. Use these principles as inspiration to support your organization in creating an environment that is human-centered and responsive to the needs of your staff and residents.

Conclusion

ACEs and other forms of trauma can have a lasting impact on individuals and communities, but trauma is not destiny. For rental housing providers, Trauma-Informed Housing is a promising model that can have positive impacts on residents, staff and communities. While we may not know the details of an individual person's trauma, we can create spaces that support healing and ultimately transform the way we do business and interact with each other.

Becoming a Trauma-Informed Housing organization is an iterative journey and must be tailored to the unique goals and experiences of your residents and staff.

Start by assessing where your organization is now and identifying your short- and long-term goals. Continuously engage residents and staff, both in developing goals, understanding the community's needs and interests and developing solutions. As the field continues to evolve, continue to study and stay up to date on the latest research and practices. You can start by checking out POAH's Trauma-Informed Housing Toolkit (**https://traumainformedhousing.poah.org/**).

Glossary

Gentrification: Gentrification is the process whereby higher-income households move into low-income neighborhoods, escalating the area's property values to the point that displacement occurs.[1]

Redlining: Redlining is the practice of denying a creditworthy applicant a loan for housing in a certain neighborhood even though the applicant may otherwise be eligible for the loan.[2] Historically, majority Black neighborhoods were marked red on maps to indicate to lenders the perceived risk of investment.

Restrictive Covenants: Restrictive covenants are policies or mandates for neighborhoods or buildings that restrict how a property may be used or managed. Often, racially restrictive covenants prevented BIPOC communities from renting or owning in certain neighborhoods.

Urban Renewal: Urban Renewal refers to an economic development strategy led by municipalities, that seeks to stimulate private development through public investment in areas of "blight." Without adequate community participation and leadership, urban renewal development often results in displacement, over-policing and gentrification, among other harmful community impacts.
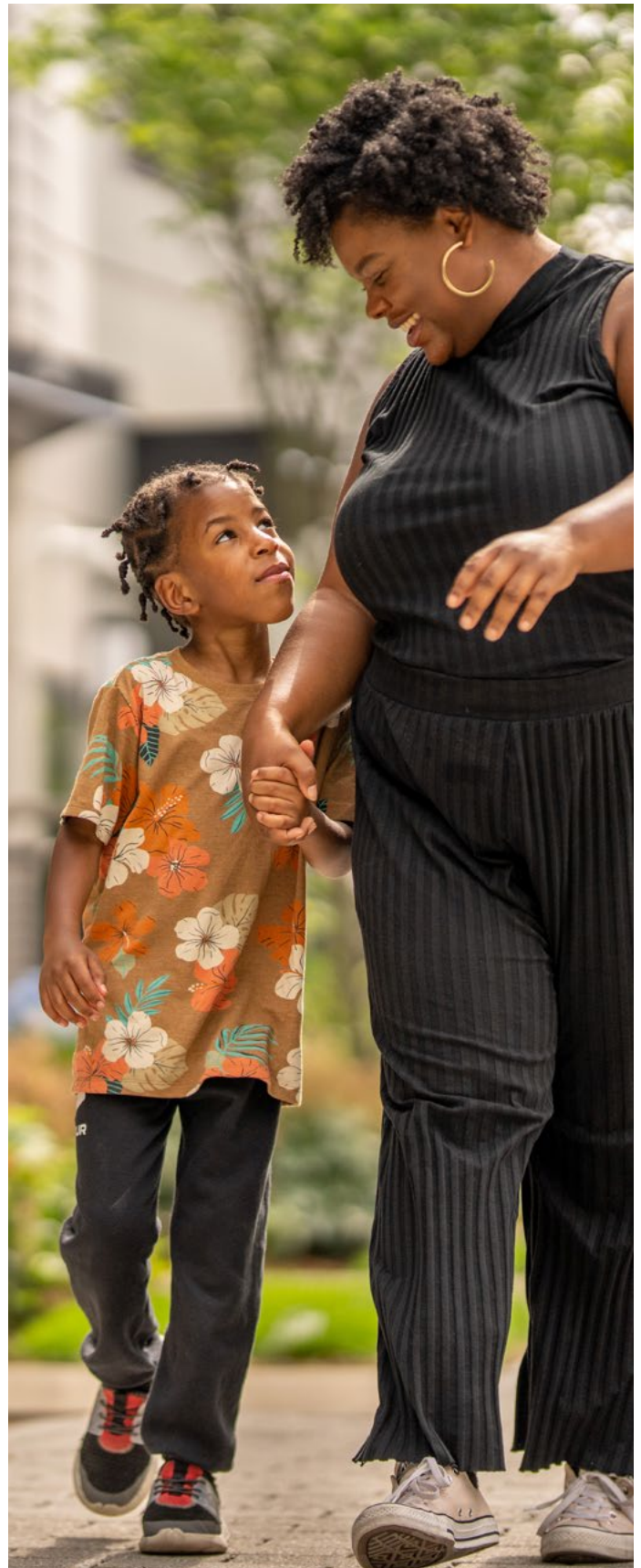
[1] In the Face of Gentrification (urban.org)

[2] compliance handbook (federalreserve.gov)

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