

Housing Policy Priority Brief

Housing Stabilization

What is Housing Stabilization?

Housing stabilization refers to efforts and initiatives designed to provide long-term, stable housing solutions for individuals and families experiencing housing insecurity or homelessness. The goal is to not only provide shelter but also to address the root causes of housing instability, which may include unemployment, mental health challenges, substance use disorders, domestic violence, and other socioeconomic factors. Housing stabilization often involves a holistic approach, combining affordable housing options with wraparound services such as job training, healthcare access, financial counseling, and mental health support to ensure that individuals can maintain stable housing over the long term.

Housing Stabilization in the South

Several Southern states have launched programs aimed at addressing homelessness by providing short-term shelter and transitional housing, but many of these efforts are underfunded and fail to provide the long-term stability needed to break the cycle of homelessness. Recent policy discussions in the South have also started to focus on the importance of affordable rental housing and eviction prevention programs as key components of housing stabilization. These initiatives aim to keep individuals and families in their homes and prevent homelessness before it occurs. Nevertheless, systemic barriers, such as a lack of affordable housing and underinvestment in supportive services, continue to hinder comprehensive housing stabilization efforts across the region

How Housing Stabilization Can Advance Equity in the South

People of color are overrepresented among the unhoused and are more likely to experience housing instability. Ensuring stable housing can help Southern states address these inequities, providing marginalized communities with the security needed to thrive. Stable housing allows individuals and families to focus on employment, education, and health, helping break the cycle of poverty. Housing stabilization initiatives that include supportive services, such as mental health care and job training, further help low-income and minority populations by addressing underlying issues. By investing in these long-term solutions, Southern states can reduce

homelessness, promote social inclusion, and create pathways to economic mobility for historically marginalized groups.

Legislative Efforts Related to Housing Stabilization

- 1. **Georgia**: House Bill 1410 (enacted): Creates the State Housing Trust Fund for the Homeless Act, which will establish a nine-member state commission of volunteers to oversee a fund that local organizations can tap into to provide safe, secure housing for people experiencing homelessness.
- 2. **Virginia**: House Bill 327 (enacted): This bill directs the Commissioner of Behavioral Health and Developmental Services to develop an inclusive housing plan to ensure that people with disabilities have the opportunity to access affordable and inclusive housing that is comparable to that available for their nondisabled peers.
- Florida: House Bill 329 (failed): This bill would have created the Homeowners'
 Assistance Fund to mitigate financial hardships by providing funds to eligible entities to
 prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or
 home energy services, and displacement of homeowners experiencing financial
 hardship.