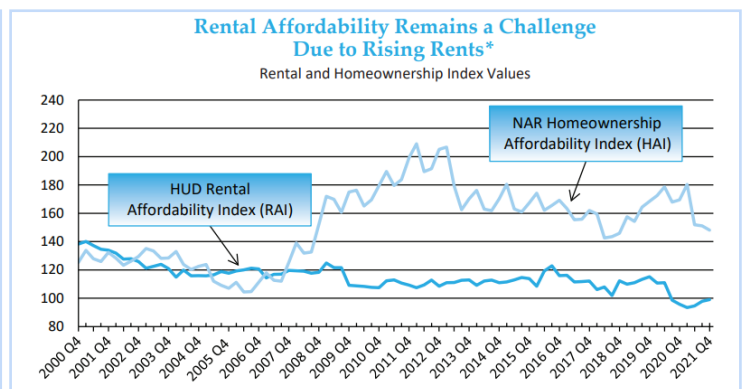
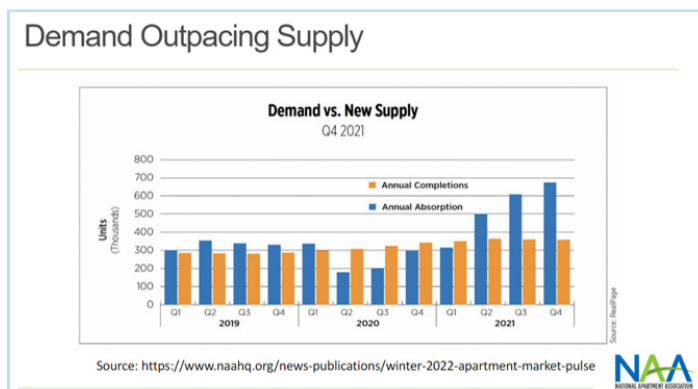




## Understanding the National Housing Crisis

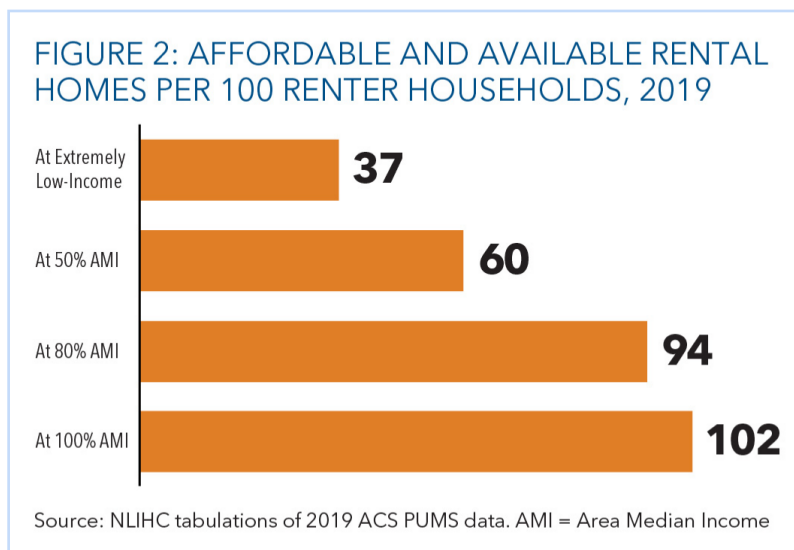


The United States is in a housing crisis and has been for quite some time, as there is a lack of affordable housing nationwide. The National Low Income Housing Coalition (NLIHC) reports that the U.S. has an estimated shortage of **seven million rental homes** that are affordable and available to extremely low-income renter households, whose household incomes are at or below the poverty guideline or 30% of their area median income.<sup>1</sup> The housing challenge is intersectional and impacts all other social justice-related challenges (i.e. education, health care, employment), therefore requiring a multi-pronged policy approach.

The main challenges reported in the housing market include:

- Access to and availability of affordable housing: no state has an adequate supply of affordable and available homes for extremely low-income renters. Skyrocketing home prices and low inventories have put affordable housing out of reach for many would-be renters.
- Pandemic-related disruptions are slowing access to affordable housing and adding further strain on those who already faced an acute shortage of affordable housing before the pandemic. Cost-burdened renters have fallen behind on rent and now face the possibility of eviction.<sup>2</sup>
- Challenges relative to landlord/property manager expectations (e.g., screening and background checks, proof of employment, SSN card).
- Availability of permanent affordable housing for large families (3+ bedrooms), particularly in high-cost rental markets.

The figure below shows the availability of affordable rental homes per 100 renter households in the U.S. in 2019.



Four major solutions are needed to tackle the housing crisis, including:

- Bridging the gap between incomes and housing costs through HUD programs
- Providing emergency rental assistance to low-income renter households
- Strengthening and enforcing renter protections to reduce evictions and help families be more secure
- Expanding and preserving the availability of affordable rental homes through enhanced demand and supply subsidy programs such as Housing Choice Vouchers, Section 8 units, and the Low-Income Housing Tax Credit (LIHTC) program

## Housing Challenges Faced by Refugees and Newcomers

When refugees arrive in the United States, they must begin their lives almost from scratch – they need to find employment and housing, enroll their children in school, and find and build a community. Finding affordable housing can be a significant challenge – they need homes that are in central cities, near employment and public transit, and large enough to accommodate their families. At the same time, they do not have the typical U.S. employment or credit histories required by most landlords.

Luckily, refugees are supported by local resettlement agencies who are responsible for helping them find and negotiate leases. And with the support of these agencies as well as community-based organizations, families actively pursue employment immediately after resettlement. Close to 90% of refugees who participate in employment programs are self-sufficient within six months.

However, securing newcomers affordable housing has been one of the most common challenges reported by resettlement offices for years. With the decrease in refugee arrivals over the previous four years (from 84,994 in 2016 to 11,814 in 2020)<sup>3</sup>, these agencies have struggled to maintain their personal relationships with landlords as they have not had the clients to place in housing. And now, in 2022, these agencies are searching for housing for 70,000 Afghan arrivals, while also preparing for up to 100,000 Ukrainians arriving<sup>4</sup> – and this is in addition to the annual refugee resettlement and placement program arrivals (which has a ceiling this year of 125,000 people). The organizations supporting refugees are eager to make finding housing more efficient.

Refugees are especially vulnerable to the challenge of securing affordable housing because of the various rules and regulations in place for securing permanent housing such as family size and the permissible number of individuals per bedroom, the availability of credit scores, and the “average background checks.” These processes simply do not make sense for the newcomers as they are some of the most vetted people to ever enter the U.S. Additionally, since they have just arrived and need housing immediately - at times, temporary housing is the only option. Fortunately, the temporary housing refugees and newcomers are utilizing is indeed safe and sanitary and meets the needs of the families.

At **RHS**, we are working with partners across all entities to advocate for more affordable housing, address policy concerns, and create innovative housing solutions. There is no one easy solution to the ongoing housing crisis as it is going to take multiple solutions, policy changes, and a collaborative effort to increase access to affordable housing. We believe this is possible and are hopeful for change. If we increase access to affordable housing and create innovative housing solutions, it not only benefits newcomers but the entire United States.

## References

<sup>1</sup> National Low Income Housing Coalition (2022), [Gap Report](#)

<sup>2</sup> Joint Center for Housing Studies of Harvard - [America's Rental Housing 2022 Report](#)

<sup>3</sup> Bureau of Population, Refugees, and Migration, Office of Admissions

<sup>4</sup> [United with Ukraine - United States Department of State](#)