



**Refugee Housing**  
SOLUTIONS

# U.S. Housing Crisis Affects Refugees Alongside Others

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## Executive Summary (Abstract)

“Supply and demand” are familiar concepts and terms that economists, businesses, and others use when forecasting market conditions. Using different forecasting models, methods, and formulas to collect and analyze info-data, it is a monumental and imperfectly concluded task to account for the rental housing market crisis when the COVID19 pandemic impacts collided with the U.S. affordable housing crisis.

In addition to the U.S., many other nations also face housing crises with too limited supply and too high demand. The global crisis is affecting low-income households, including many households comprising racial and ethnic minorities and/or refugees, among others. Combined with rising commodity and service prices, e.g., food, utilities, public transportation, and health care, high and rising housing costs are making it hard for many families to survive, let alone thrive daily.

According to some current housing market data analyses and predictions, housing availability and costs are unlikely to change anytime soon, which suggests an urgent need for investment, both monetary and ideational, from key stakeholders and influencers to address the complex dynamics of a continuing affordable housing crisis — especially for renters. While new housing supply is expected to grow as demand does, rents will continue rising in many markets in the near-term. So, the need for more safe and affordable housing for the refugee and newcomer population as well as other vulnerable people does not change with a housing building change.

In the U.S., Refugee Housing Solutions (RHS) is a Church World Service initiative funded by the U.S. Department of State’s Bureau of Population, Refugees, and Migration to lead a multi-stakeholder coalition that is taking action to address challenges — and seize opportunities — to secure viable and innovative housing solutions for refugees and other newcomers nationwide.

## Introduction

Prior to the current housing crisis, which predates the COVID19 crisis by many years, generally, there was adequate housing stock throughout the United States (U.S). In recent years, available and affordable housing has diminished at record rates. According to a 2022 National Public Radio (NPR) report, home purchase prices were, at that time, up more than 30 percent over the past couple of years, making homeownership unaffordable for millions of Americans. Unsurprisingly, rents were rising sharply too – and, in many places, continue to do so. The biggest factor in this current dynamic is the historic rental housing shortage that is plaguing the U.S. and other countries worldwide as strong demand and low supply mean higher prices. This situation presents a bigger issue for vulnerable and low-income populations than it does for those with financial resources, including credit and employment histories. But solidly middle-income Americans are also affected by the current housing crisis, which is a stark change from past decades. The bleak situation for citizens and long-timer U.S. residents who are renters makes the situation refugee and newcomers are experiencing in navigating the housing crisis even more deeply challenging.

According to economist Mark Zandi of Moody Analytics, the U.S. is clearly experiencing a housing crisis, the U.S. needs to build millions of houses and rental units to address the shortage. To help ensure that some new housing is affordable, whether rented or owned, one must ask and answer the question, “What does affordability look like?” for groups and individuals such as the working poor, those once thought to be middle class, and other vulnerable people, including refugees and immigrants.

Visibly across the U.S., there are many cranes in the sky building commercial buildings – even as countless office buildings remain unoccupied as a direct and prolonged COVID19 impact. This said, there is also awareness that office buildings were not built with infrastructure, e.g., plumbing, windows, that lends itself

easily to residential reuse. Highrise and multilevel apartment buildings are also being built, which would suggest there is a growing housing supply. However, little if any of the new construction is of affordable housing for low-income people. In fact, most newer apartments are smaller in size than recent decades' apartment sizes. And rents and utilities are higher than ever, and they continue to rise. Additionally, there is a continuing trend of corporate conglomerates and hedge funds buying whole communities/properties, then renting or selling at high rates, leaving would be renters or aspiring homebuyers with little or no room to negotiate rents or purchase prices. The housing crisis is complex with lack of available, affordable, safe, and dignified (livable) housing for the low- and middle-income people in the U.S. and countries the world over.

## A Global View

According to the United Nations High Commissioner for Refugees (UNHCR), the number of refugees under its seven-decades long protection mandate continues to increase, reaching 21.3 million at the end of 2021. Shockingly, there are an additional 75-80 million people (about twice the population of California), including many women and children, displaced from their homes worldwide but not entitled to UNHCR protection. Most refugees who find themselves in protracted displacement are hosted in low- and middle-income countries of first asylum (that is, immediate neighboring countries, like Pakistan for Afghans and Hungary, Poland, Romania, and Moldova for Ukrainians) where durable solutions to their situations fall well below demands for dignified work and housing and other life essentials. (Washington Center for American Progress, 2019). Beyond Afghanistan and Ukraine, global resettlement needs have risen significantly during recent past decades and continue to do so in 2023 as compared to earlier years. The support of the international community in finding lasting solutions for those experiencing displacement is greater than ever (UNHCR, 2022).

UNHCR concerns mirror U.S. resettlement practitioners' concerns, including displacements' accentuation of inequalities and discrimination faced by some of the world's most vulnerable people. Many refugees and other displaced persons face marginalization, stigmatization, and xenophobia from their host communities as well as misunderstanding and misperception of their rights and status by housing providers. This is certainly true in many American cities and towns.

Global resettlement needs will continue rising and, in the face of this fact, the international community's support in finding lasting resettlement solutions, including shelter/housing for the displaced is greater than ever. Further, there are real limitations and barriers as well as growing concerns globally, including the U.S., where the ten Resettlement Agencies and 300+ direct partners that are funded and tasked to welcome and help newcomers settle safely are challenged daily to find and secure safe affordable housing. They are not without government, private sector, and individual citizen partners in facing the challenge. Nonetheless, it is daunting.

## Supply Uncertainties

Given the dynamics of today's global and U.S. economies, economists, and housing market analysts themselves are uncertain in their own predictions for housing and other markets. Given recent past years' economic dynamics, including COVID19 related supply barriers for builders of new housing, *the remaining months of 2023 and the coming years housing supply are not reliably predictable*. And, while new construction seems like the perfect answer to some housing crisis concerns, in the context of refugee/newcomer housing, one must ask where new construction that will benefit all people, including refugees and displaced people, is. Further, in the U.S., among some other countries, another factor that affects housing need predictions is shifting demographics: many people living longer, low birth rates, and immigration as well as resettled refugees and newcomers.

## Safe, Affordable, and Available Housing for Refugees

As the housing crisis continues in the U.S., there is a “musical houses”-type competition to secure limited affordable housing, especially in older apartment buildings that have larger units with three or more bedrooms for large families. According to the National Low Income Housing Coalition (NLIHC) latest figures, the U.S. lacks  $\pm 7.3$  million rentals for extremely low-income families. This shortage grew by 500,000+ units from 2019 to 2021, which means only 33 affordable and unoccupied homes for every 100 extremely low-income renters. Of course, the NLIHC emphasized this as a major concern.

Additionally, public housing agencies U.S.-wide are bogged down by funding and staffing shortages, poorly maintained buildings, and endless waitlists for units. The public housing voucher programs that help low-income Americans pay rent for private sector accommodations, and which are available to some newcomers, often run up against landlords’ distrust or disinterest, and many decline to accept them.

In May 2023, the National Apartment Association shared a forecast that ended on a relatively positive note for rental properties. Several factors seem set to converge to keep apartment demand supported, even if it comes at more normal measures. The inventory in the for-sale home market remains extremely tight . . . but there simply are not enough homes to go around to everyone who wants to buy one. *Apartment supply is expected to peak over the next two years, although financial conditions and economic uncertainty may prolong the process a bit. This will provide many choices for those forming new households and will likely come at a time that may be described as a renters’ market. Time will tell if this dynamic benefits refugees and other vulnerable people.*

Separately, Mike Kingsella from Up for Growth, a nonprofit research group, studied housing shortages and underproduction and the impact on underserved populations nationwide to date. Like many others, he assessed that the U.S. needs millions more rental and owned housing for all income levels. Kingsella points to California, Oregon, and Maine, which all recently passed laws to end single family zoning by allowing for the construction of more than one home per parcel of land, such as having an in-law apartment over a garage or a backyard cottage. And Minneapolis, Minnesota has recently made zoning law changes that have had a positive impact on affordable housing availability. To date only a few states have overridden restrictive local land use regulations that limit the size, location, density, and affordability of new housing. However, if more cities states take similar actions there will be increasing solutions examples for adaptation and replication to benefit refugees and other newcomers to the U.S., among others.

Five-year nation housing market predictions for 2023–2027 sound generally promising overall. However, *concerns about where affordable rental markets are located, and who benefits from them, remain.* Patrick Duffy

### Housing Cost & Rent Statistics

According to The Joint Center for Housing Studies (Harvard University, 2022) among all U.S. renters nationwide, including refugees, households paying more than 30 percent of their incomes for housing was also 30 percent. Moreover, 14 percent of all households were severely burdened and spent more than half their incomes for shelter. Among lower-income households and households of color these percentages were disproportionately higher. Renters in many households, likely including newcomers, were particularly hard-pressed, with 46 percent at least moderately burdened and 24 percent severely burdened.

Relatedly, while many newcomers to the U.S. are eligible for Department of Housing and Urban Development (HUD) assistance. U.S. Center on Budget and Policy Priorities details show 737,000 households on waiting lists with just 44 affordable housing agencies in 2021. Despite this, since HUD subsidies reduce households’ average monthly rent to \$360 and the cost-share to 15 percent, it could be legislated for more refugees and other newcomers to benefit from this as well.

from realestateusnews.com provided a breakdown with supporting details regarding the five-year market forecast. The most relevant information for near-term refugee resettlement which, by and large, does not involve home purchases are these:

Category	2021 Summary	2021 Forecast	2021-22 Change	2023 Prediction	2022-23 Change	2027 Prediction	2022-27 Change
Single Family Home Median Rents	\$1,975	\$2,085	5.6%	\$2,180	4.6%	\$2,660	27.6%
Multi-Family Home Median Rents	\$1,594	\$1,715	7.6%	\$1,750	2.0%	\$2,085	21.6%

Source: Housing Market Predictions (in References)

## Refugee Housing Solutions Responds

Considering all cited information about the challenges faced in finding safe, dignified, and affordable housing for refugees and other newcomers in the U.S., Refugee Housing Solutions (RHS) is looking — in partnership with traditional government and nonprofit resettlement agency stakeholders — to look creatively and strategically for new partners to create more viable housing solutions for refugees and other U.S. newcomers. Many innovative, solution-focused ideas are emerging from RHS partnerships and experimentation with non-traditional refugee housing providers, including increasing numbers of faith-based organizations and individual synagogues, mosques, and churches alongside colleges and universities plus newly engaged individual and company landlords, and others.

Already, RHS is in dialogue with faith groups to understand how they might adapt their successful housing solutions for other vulnerable people — the homeless, the elderly, and people with different physical, mental, and emotional challenges — to house refugees and other newcomers. It is becoming evident that partnerships with churches to repurpose unused properties are not near-term solutions to refugee housing. The decision-making process within church and congregational leadership takes at least a year and usually longer. However, as more church communities engage successfully in these ventures, processes will no doubt streamline and shorten. For now, the University of Notre Dame's Church Properties Initiative and some of its stakeholders are prioritized for continued RHS engagement to explore the use of resources of mission-driven developers. Among these are Trinity Wall Street, Mercy Housing, and ICCF Community Homes (to name a few among dozens), which are key to affordable housing expansion for many vulnerable Americans. The RHS hope is that refugees and newcomers might also benefit from these partners' growth.

While many churches continue their discernment and action planning, other faith groups have been able to take immediate successful action. For example, in a church-State government-nonprofit partnership, Tulsa, Oklahoma welcomed 2,000-plus newcomers in the past year as compared to fewer than 50 in the past years. One innovative example for expanded welcome came from a Baptist congregation working with a Methodist retirement community to secure houses that were scheduled to be demolished. Instead, they were refurbished to house 12 Afghan families. Separately, a Catholic convent in Ft. Wayne, Indiana, repurposed one of its empty properties also to house Afghans, while another in Philadelphia, Pennsylvania is converting its unused convent to be transitional (longer than temporary) housing specifically for refugees. In Raleigh, North Carolina, the Welcome

House Network is renting a church-owned house to a family of 10 from Afghanistan. Some cities and towns — in partnership with higher education institutions — have created models for refugee housing solutions as well support services and English classes. Brattleboro, Vermont and World Learning, Inc. were particularly creative and successful at this during Operation Allies Welcome, when they welcomed Afghan families to the World Learning campus in partnership with a local refugee resettlement agency, the Ethiopian Community Development Council (ECDC), which has led to a nationwide effort to engage campuses in more than housing and support services by creating educational opportunities as well.

Complementarily, **Every Campus A Refuge** (ECAR) is a higher education initiative started in September 2015 at North Carolina's Guilford College. Its mission is to partner every U.S. college and university with a local refugee resettlement agency to host refugees on campus grounds and support their successful integration into U.S. communities. Since its founding 16 campuses have started ECAR chapters, seven other campuses have hosted refugees, and 25 campuses have shown interest in starting an ECAR chapter to join the movement to advocate for, and show how, universities can temporarily house refugees and help in multiple other ways with newcomers' resettlement into a local community. As ECAR continues leveraging campus housing resources and facilitating opportunities for engagement between campuses and communities, the cited World Learning-ECDC project, **Supporting Higher Education in Refugee Resettlement** (SHERR), is triangulating campus resources to add to the U.S. newcomer welcoming landscape.

As faith-based organizations and higher education institutions nationwide are responding to the U.S. housing crisis for refugees, RHS is also exploring ways to expand all stakeholders' knowledge of how to repurpose unused private and government (HUD) properties or the land they occupy to help meet refugee housing needs as they do for vulnerable Americans. Related to the Department of Housing and Urban Development (HUD) is increasingly engaging refugees, immigrants, and other newcomers, with services (as outlined on **HUD.gov**). This government partnership adds exponentially to the support refugees already have through PRM and the Department of Health and Human Service Office of Refugee Resettlement. Separately, most secular, and some faith, partners engage the private sector and housing nonprofits that use federal, state, and local affordable housing subsidies.

Fostering partnerships of likeminded organizations — combined with increased funding from diversified sources — will proliferate interest from all stakeholders all nation and local resettlement agencies, all housing providers: small landlords and private and public property managers), local, state, and federal government partners at all levels of housing/related service to refugees neighborhood and faith groups modeling and shaping what RHS is designed to do to achieve its intended impact — secure safe and affordable housing for refugees and other newcomers to the U.S.

### **One Potentially Transformational Refugee Housing Success Story**

Aligned with all nonprofit and government partnerships is a private investment firm, **Launch Capital Partners**, which buys, refurbishes, rents, and manages housing for immigrants and refugees. Resettlement agencies are key LCP partners, and the firm is poised to expand as the identification of available and suitable properties continues.

To the extent that its model is of interest to other real estate entrepreneurs, the potential for replication and adaptation exists to exponentially increase the availability of safe, affordable, and dignified homes for newcomers.

Beyond all these partnerships, some resettlement agencies across the U.S. want to learn more about opportunities to make manufactured housing and accessory dwelling units more widely available to refugees and newcomers, while other ideas and successes, both one-off and systemic, continue to grow. To date, a dozen Housing Best Practice Toolkits have been completed by a variety of U.S. housing partners for others to adapt and modify.



## Advocacy for Refugee and Newcomer Housing

In the complex dynamics of the U.S. rental housing market, refugee resettlement organizations are experiencing their own shortages in safe, secure housing for their clients: (1) Resettlement and Placement (R&P) refugees and other newcomers, including (2) Afghan, Ukrainian, Cuban, Haitian, Nicaraguan, and Venezuelan humanitarian parolees and (3) others coming to the U.S. with official temporary protected status. Housing shortages could be mitigated with allocated or reallocated funds within the refugee resettlement system and to local government entities and other organizations experiencing resource shortages for residents and refugees. But, without strong, strategic advocacy for change and for better use of untapped and underutilized resources to secure or create safe and affordable housing, newcomers will continue to be negatively affected. Clearly, there is a need for more advocacy at local and state as well as national legislative levels for new and reformed housing legislation. Further, new and improved legislation to address issues surrounding the housing situation, i.e., complementary, and supportive social services, is needed too.

Already across the U.S., some advocates are drafting and suggesting refugee housing policies and meeting with local, State, and national legislatures and other policymakers. Significantly, to help address the need for affordable housing advocacy and policy change nationwide, the National Apartment Association (NAA) has joined a White House initiative highlighting the current Administration's blueprint for advancing a Renters Bill of Rights to combat growing concerns and negative impacts already evident in the U.S. housing crisis. This effort, among others, is ongoing, with a NAA commitment to keep a seat at the legislative table to help ensure rental housing crisis concerns are heard with strong consideration for underserved populations, including refugees/newcomers.

Though the U.S. refugee and asylum seeker protection commitments do not often mention U.S. global obligations, cited advocacy efforts, do align with Global Compact for Refugees objectives, which the U.S. does support. While the U.S. Refugee Admission Program and all welcoming stakeholders work to address Stateside challenges, the UNHCR continues to engage national leaders and officials as well as a growing diversity of stakeholders worldwide to enable refugees access to safe and regular admission options, including through protection, family reunification, employment, education opportunities, and housing (UNHCR, 2022). In housing focus, Refugee Housing Solutions, the ten official U.S. Resettlement Agencies and their 300+ local affiliates — with partner/funder, the Bureau for Population, Migration, and Refugees — are aligned.

## Conclusions

As research and anecdotal show clearly, there is no single, clear-cut solution or mechanism to address the affordable housing crisis that is affecting refugees and newcomers, as well as other vulnerable people, including some of the U.S. working poor and lower-middle class. As such, it will take a collaborative creative effort from myriad stakeholders, especially key decision-makers, influencers, and those who create solutions — including Refugee Housing Solutions and the faith-based, secular, and private sector partners highlighted in this research, among others.

Further, refugees and newcomers alongside the resettlement and social service agencies with which they partner while settling in the U.S.; housing providers of all types; policy makers at all levels of government; rent support and subsidy funders, both government and private; and faith-based and community organization are key stakeholders in addressing refugee housing challenges and opportunities alike. All must work in alignment, even while focusing on distinct aspects of the affordable housing situation, to agree and pursue a course of action that will help change the affordable rental housing supply in the face of urgent and growing demand. Factors to be considered include but are not limited to neighborhood zoning and rezoning; church and commercial property repurposing; policy and advocacy efforts; and longer-term government financial and in-kind support for refugees and newcomers.

Beyond the magnificent work from resettlement agencies undertake to safely and affordably house refugees throughout the U.S., there are church and university communities, other faith-based and secular community groups and individual volunteers, and host families who are helping. Additionally, large corporations and small companies nationwide are engaged to align their interests in ways that can support newcomers, including in some cases, with housing. This said, the need for rental housing that is safe, affordable, and accommodating for a variety of family structures requires all these stakeholders' engagement — and others.

As a reminder, there is also a need for protections — financial and otherwise — for renters, including resettling refugees, and relevant stakeholders, including refugees and newcomers, must be active in advocating for these protections. Policy changes can strengthen existing programs and add others. Further, changes cannot be short-sighted or quickly fixed — though some of these may be necessary. Rather, changes must be forward-looking and bold to address the complex challenges that result from a limited safe, affordable housing in the U.S.

Fortunately, the U.S. is in a moment when the President's administration and others, especially neighborhood and faith partners, are advocating for dignified and affordable housing. The Administration's **Housing Supply Action Plan** is a blueprint for reducing the severe shortfall in affordable housing for everyone living in the U.S. There are local and state government partners who are allies in this work when they respond to federal calls and opportunities for innovation and partnership. Multi-sectoral partnerships and a bold vision will build and sustain progress to ensure that every refugee or newcomer household has access to quality housing they can afford.

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## Annex

### RECENT EVENTS STRETCHING ACCESS TO AFFORDABLE HOUSING FOR NEWCOMERS

**Operations Allies Welcome** | During an interview with an Office of the Inspector General (OIG), an OIG official told Law360.com, an online journal, “the housing crisis is one of the biggest single challenges impacting domestic capacity to resettle refugees.” The OIG official also stated, “Housing has been a category of grievances we have received [especially] during Operation Allies Welcome considering the fast pace of Afghan arrivals; the lack of available housing, especially for larger family sizes; and delays in obtaining necessary documentation normally required for securing a rental unit.” The official added that the State Department takes any complaints “. . . very seriously,” and follows up “extensively” to ensure each [refugee resettlement] agency complies with the terms of their contracts, which, the official emphasized, cover only the initial 90 days (about three months) of the resettlement process. The Law.360 research study that cites the OIG interview showed [based on conversations with relevant State Department officials and resettlement agency staff] that in addition to securing permanent housing for the new arrivals as one of the major challenges, the ramifications of the COVID-19 pandemic, some [Afghans] large family size, and their desire to relocate to specific regions like California and Northern Virginia, which have substantial Afghan communities but some of the tightest housing markets, created an especially difficult challenge.

**Uniting for Ukraine** | According to Julia Gelatte, an advocate for Uniting for Ukraine (U4U), a program permitting Ukrainians to live in the U.S. for up to two years, ±104,000 Ukrainians came to the U.S. between April 2022 and January 2023 through the program. U4U requires Ukrainians to have an U.S.-based sponsor, i.e., an individual or organization that agrees to provide financial and other support, like housing, during their stay. “It is U4U’s desire for every refugee coming into the U.S. receive the resources they need to succeed, from housing subsidies to mental health support. They need refuge and will likely need it for the foreseeable future (Gelatte, 2023).”

According to Fallon with Housing Matters, due to the housing crisis, many cities are not equipped to house so many refugees and other newcomers. To this point, the U.S. Department of Homeland Security is encouraging refugee families to move to parts of the country where their aid can go further, specifically, areas with a modest and reasonable cost of living, and where this is more available housing. This, however, will not solve the U.S. housing crisis challenge now nor into the future.

Further, this challenge may seem unique to this time in U.S. history when there is such an acute housing shortage. But as climate disasters worsen, and civil unrest grows [as in Afghanistan, Ukraine, Haiti, Nicaragua, etc.] more migrants and asylum seekers to U.S. cities will find themselves in a comparable situation. Past resettlement efforts in the U.S. and internationally offer lessons for cities tackling displacement and trying to house an unexpected influx of residents (Fallon, 2021).

**Reception and Placement (R&P) Refugees** | The Reception and Placement (R&P) program predates recent State Department programs for Afghans, Ukrainians, and other Humanitarian Parolees. The R&P program has been in place for decades to welcome those asylum seekers who are vetted outside of the U.S. in Refugee Service Centers. Only when they pass all screenings and background checks are they permitted to enter the U.S. State Department support for R&P refugees is limited to the first three months after their arrival. After this, the Department of Health and Human Services’ Office of Refugee Resettlement works with states as well as resettlement agencies, and other community-based organizations to provide longer-term assistance, to include housing, employment, and social / health services.

