

# The Role of Federal Housing Agencies in Refugee Resettlement

## Introduction

Federal housing agencies play a critical role in supporting housing stability for low-income individuals, which may include ORR-eligible populations. In the United States, the two primary federal agencies involved in housing assistance are the [Department of Housing and Urban Development \(HUD\)](#) and the [United States Department of Agriculture \(USDA\)](#). These agencies offer a range of programs designed to help individuals and families secure safe, stable, and affordable housing. Programming may change and it is encouraged to regularly visit both the HUD and USDA websites to stay up-to-date on current programming and eligibility requirements.

HUD primarily focuses on rental assistance, homeownership support, and housing counseling services, while USDA programs cater to homeownership and housing support in rural areas. Nearly all federal housing programs include income requirements, meaning that even if someone qualifies based on immigration status, they must also meet financial eligibility criteria.

## Rental Assistance Programs

For low-income individuals and families, rental assistance programs provide a crucial safety net. HUD administers several initiatives aimed at making rental housing more affordable.

### Housing Choice Voucher Program (Section 8)

The [Housing Choice Voucher Program \(Section 8\)](#) allows eligible tenants to receive vouchers that subsidize rent in the private market, offering flexibility in choosing where to live. However, due to high demand, waiting lists for this program are often long.

### Public Housing

Public housing, managed by [Public Housing Authorities \(PHAs\)](#), provides another avenue for affordable rental units. These publicly funded properties are designated for low-income individuals and families, with rents adjusted to remain affordable based on household income.

### Project-Based Rental Assistance

Another form of rental support, [Project-Based Rental Assistance](#), links rental subsidies to specific housing developments rather than individual tenants, ensuring long-term affordability for those who qualify.

While these programs are highly beneficial, accessing them requires planning due to local availability and varying eligibility requirements. Those seeking rental assistance should [contact their local PHA](#) for more information and application procedures.

## Homeowner Assistance

Achieving homeownership may be daunting and/or challenging, but both HUD and USDA provide programming and financial assistance to eligible individuals to make purchasing and maintaining a home possible.

### Housing Counseling & Fair Housing

Navigating housing options may be complex, but [HUD-certified Housing Counseling services](#) provide guidance. HUD housing counseling offers programming with certified counselors and personalized assistance on topics such as **financial management**, **budgeting**, and **credit counseling**, helping individuals prepare for homeownership or stabilize their housing situation. Additionally, programs covering **homebuyer education**, **mortgage default prevention**, and **rental counseling** equip participants with the knowledge necessary to make informed decisions.

For those facing housing discrimination, the [Office of Fair Housing and Equal Opportunity \(FHEO\)](#) enforces the [Fair Housing Act](#), which protects against discrimination based on race, color, national origin, religion, sex, disability, or familial status. Survivors of domestic violence also benefit from housing protections that prevent discrimination based on their circumstances. Individuals with disabilities have the right to reasonable accommodation to ensure accessible and inclusive housing opportunities. For further exploration, reference Refugee Housing Solutions' [Fair Housing FAQs resource](#).

Those seeking assistance can connect with a [HUD-approved housing counselor](#) to receive tailored advice on securing and maintaining safe, affordable housing.

### HUD Homeownership Programs

For those looking to buy a home who may have financial barriers, [Federal Housing Administration \(FHA\) Loans](#) offer insured mortgages with lower credit requirements and smaller down payments, making them an attractive option for first-time buyers. Additionally, HUD administers specialized programs such as the [Good Neighbor Next Door Program](#), which provides discounted home purchases for teachers, firefighters, police officers, and emergency medical technicians.

### USDA Homeownership & Rural Housing Programs

For those living in rural areas, USDA programs provide targeted assistance. The [Single Family Housing Direct Loans](#) program offers low-interest loans to eligible homebuyers, while the [Single Family Housing Guaranteed Loan Program](#) provides loan guarantees to moderate-income buyers in rural communities. Homeowners in need of repairs can explore [Home Repair Loans and Grants](#), which fund safety improvements and necessary home modifications. In the event of disasters, [Rural Disaster Home Repair Grants](#) offer financial support to affected homeowners.

These programs collectively enhance opportunities for low-income families to secure stable housing and maintain their homes, fostering long-term economic security.

## Additional Resources & Citations

1. [Defining Basic Terms Used by Federal Affordable Housing Programs \(Refugee Housing Solutions\)](#)
2. [HUD Acronyms \(Refugee Housing Solutions\)](#)
3. [Federal Housing Program Eligibility for Newcomers \(Refugee Housing Solutions\)](#)

## Housing Counseling & Fair Housing Resources

- [Find a Housing Counselor Search](#)
- [Become a HUD Certified Housing Counselor \(HUD Exam Hub\)](#)
- **For community-based organizations interested in providing housing counseling**
  - [Introduction to HUD Housing Counseling \(Refugee Housing Solutions\)](#)
  - [How to Become a HUD-Approved Housing Counseling Agency \(HUD Exchange\)](#)
- [FHEO Home \(HUD.gov\)](#)
  - [Understanding U.S. Fair Housing Law and Best Practices \(Refugee Housing Solutions\)](#)
  - [Fair Housing Act 101 \(Refugee Housing Solutions\)](#)
  - [Fair Housing and Rights of Domestic Violence Victims \(Refugee Housing Solutions\)](#)
  - [Overview of the Fair Housing Act and Americans with Disabilities Act \(Refugee Housing Solutions\)](#)

This guide offers an overview of federal housing programs available to ORR-eligible populations. For further assistance, individuals are encouraged to reach out to their local **Public Housing Authority (PHA)**, a **HUD-certified housing counselor**, or a **USDA rural development office** to explore available resources and application processes.



[www.refugeehousing.org](http://www.refugeehousing.org)

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