



Tips for Successfully Transitioning from Temporary to Long-Term Housing

A Guide for ORR-Eligible Populations,
Caseworkers, and Community Members

Tips for Successfully Transitioning from Temporary to Long-Term Housing



This guide will take the reader through various topics to assist in a successful transition process of moving from temporary housing to permanent housing.

If an individual is in a temporary housing environment, it is critical to begin preparing for the transition to permanent housing. There are a variety of best practices one can adopt to ensure they are ready once permanent housing is made available.

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Managing Expectations

Housing standards of safety and affordability are critical, however, there may be higher expectations of what is nice to have versus what is needed in the current situation. Thus, to ensure individuals are equipped with managing expectations, the following guidance can ensure alignment on expectations and to be prepared to secure permanent housing in a timely manner.

- 1. Research average rent prices in different areas to set realistic expectations-the dream home may be outside of our current financial reach.**
 - Find what the Fair Market Rate (FMR) is in the desired area: [Fair Market Rate](#)
 - Find what the average rent is by bedroom size in the desired area according to online listings: [Average Rent Trends](#)
 - Calculate an affordable rent based on monthly income: [Rent Affordability Calculator](#)
- 2. Be prepared to offer larger security deposits or advance rent payments if lacking credit history.**
 - While each state may have different laws about how much a landlord may charge or receive for a security deposit, sometimes a landlord will agree to a double security deposit payment in lieu of a “good” credit score.
 - [Know Your Rights: State-by-State Housing Guide](#)
- 3. Consider commute times and public transportation options when choosing locations.**
 - In line with understanding expectations, it may be important to prioritize location over other amenities for a first house — especially if driving or purchasing a car cannot happen immediately.
- 4. Understand that initial housing may not be ideal but can be a stepping-stone.**
 - Many non-permanent changes can be made to a rented home or apartment once the tenant lives there. Remember in the United States, landlords usually rent homes “as is” — very bare, with the understanding that the tenant may bring in rugs and decorate. There are even some “[renter friendly](#)” (also see [here](#)) upgrades that can be made to a rented unit that tenants can take with them or revert when they leave-this way the unit stays “as is” when it is returned to the landlord.
- 5. Be flexible with amenities and prioritize essential needs over wants.**
 - Everyone’s necessities are different, but sometimes what we may see as a necessity in a rental home or apartment may not be available — for example, while we may see brand new appliances and carpeting as essential, those things may not be available either where we live or in our price range. Instead, we could consider alternatives like purchasing our own area rug and cleaning up or decorating the appliances.
 - There ARE requirements for rental housing in the U.S. — and while there are some federal (national) rules, most requirements for rental housing are locally mandated. A renter can check with their local Housing Authority to learn more about the tenant rights and rental requirements in their area.
 - [Know Your Rights: State-by-State Housing Guide](#)
 - [Basic Tenant Rights in the U.S.](#)
 - [Find the Local Housing Authorities by State](#)

Building Rental History and Credit

1. Start establishing credit immediately upon arrival in the U.S.

- What is credit? According to NerdWallet, credit is:

THE ABILITY TO BORROW MONEY WITH THE PROMISE THAT YOU'LL REPAY IT IN THE FUTURE, OFTEN WITH INTEREST

You might need credit to purchase a product or use a service that you can't pay for immediately, like a car, laptop or home repair

YOUR FINANCIAL HISTORY, WHICH INCLUDES YOUR RECORD OF BORROWING AND PAYING BACK MONEY

The information is reported to the three major credit bureaus and appears on your credit reports alongside other information used to calculate your credit score.

- A credit report maintains a record of a person's financial behavior – a person who borrows money and doesn't pay it back or does not pay for services on time like phone bills or car payments, could receive a bad credit score.
 - Read more information on credit and building credit [here](#).
- ## 2. Pay all bills, including rent and utilities (phone, etc.), on time to maintain a good credit score.
- ## 3. Consider using services like Leap Easy for security deposit alternatives, which can help build a positive rental history.
- Remember, services like Leap Easy are only available if your landlord agrees to participate
 - Beware of predatory security deposit schemes that charge high monthly payments and have severe punishments if you default (don't pay or don't pay on time) on rent payments.
 - The best option is to work to save up sufficient funds for a security deposit. See the [Saving for Deposits and Moving Expenses](#) section for more tips.
- ## 4. Ensure your landlord reports your rent payments to credit bureaus.
- [Rental history may be reported by a landlord](#) and included in building up credit, but it is not a requirement for landlords to report it.
 - Therefore, it's important for tenants to talk to their landlord about reporting rental payments to the credit bureau. This should only be requested if the tenant is financially stable to ensure timely monthly payments. Otherwise, this could **negatively** affect credit.
- ## 5. Gather and maintain necessary documents: proof of identity, rental agreement, rent payment records, and landlord contact information.
- If an individual does not have a social security number, they can apply here, [apply for an ITIN](#).
 - Inquire about "credit-builder loans" from community banks, credit unions or community development financial institutions (CDFI).
 - These "credit-builder loans" create an opportunity to show that you can make consistent, on-time payments.
 - Good credit scores aren't required to open a credit-builder loan. But sometimes upfront fees are required.
 - Read more about "credit-builder loans" [here](#). IRC's [Center for Economic Opportunity](#) is a CDFI and offers credit-builder loans.

Saving for Deposits and Moving Expenses

- 1. Set up a dedicated bank account or savings account for housing expenses.**
 - Consider a local credit union, which may have a lower barrier to entry and be more flexible with documentation
- 2. Create a budget that prioritizes saving for housing costs.**
 - Everyone has bills to pay-but there are strategies to pay bills that can help you maintain more stable housing, including which bills to prioritize first when making your monthly payments.
 - [NerdWallet Basic Budget Template](#) (Excel spreadsheet)
 - [Federal Trade Commission Basic Budget Template](#) (basic PDF)
 - [RHS Simple Monthly Bills Planner-Budget](#) (for lower digital literacy; PDF)
- 3. Consider temporary shared housing arrangements to reduce expenses while saving for a long-term housing option.**
 - While living with a housemate or roommate may not be a long-term goal, many people in the U.S live with housemates or roommates to cut costs while planning for the future.
- 4. Look for free or low-cost transitional housing programs that offer support services.**
- 5. Explore assistance programs for ORR-eligible populations that may help with initial housing costs.**
 - One easy, on-hand way to budget is to track expenses using budgeting apps, such as [GoodBudget](#).
 - Local financial literacy programs or workshops are often offered by local nonprofits-especially local housing nonprofits that have HUD housing counseling programming. Find a local housing counseling program [here](#).

Identifying Long-Term Housing Options

- 1. Start searching for long-term housing options early while in temporary accommodation.**
 - It could take a while to identify a good housing option, so it's important to start looking and asking personal networks (friends, acquaintances, faith community) as soon as you are settled into temporary housing.
 - Utilizing online search platforms is a good place to start-such as [Zillow](#) or [Apartments.com](#) (keep in mind what you can afford, and that some landlords will require higher credit scores and proof of employment/income).
- 2. Utilize resources provided by local, community-based organizations.**
 - This could be, but is not limited to, a local refugee resettlement agency or Ethnic Community-Based Organization (ECBO).
 - Additionally, the Refugee Housing Solutions-led Housing Hub is a great resource as an online central database of housing support services throughout the United States. The Housing Hub hosts information tailored to state, regional, and local housing dynamics. Explore housing laws,

innovations, and best practices specific to these areas, empowering stakeholders with essential knowledge for informed decision making and collaboration towards sustainable housing environments.

3. Network with others in the community on potential housing options.

- Some of the best options may be found through personal connections. Ask friends, members of the community and/or faith groups if they have housing resources and/or know a landlord with vacancies.
- **Consider areas with established communities who may hold similar interests and values to be able to support a more seamless integration.** It's important to look for housing where the social support resources such as non-profits are located.

4. Remain flexible and open to various locations in the housing search process to increase the likelihood of finding the right fit.

- There may be a desired neighborhood, but depending on housing availability and affordability it may not be available at the current time. Remembering that securing permanent housing does not always mean forever. [Beware of housing scams](#) on Facebook and Craigslist and do not give away personal information without ensuring its validity. Always try to talk to someone on the phone, make an appointment to see the housing in-person, and bring someone along when visiting housing options.

Finding Affordable Housing Options

1. Look for housing in affordable areas.

- As inflation drives up housing prices, it is important to look in regions and areas with more affordability where rent increases are modest. Connecting with local support organizations or community groups can help identify affordable housing options.

2. Consider roommates or shared housing.

- Shared housing can be an affordable option, especially when rent prices are high. By splitting rent and utilities, individual housing costs can be lowered while maintaining a comfortable living arrangement.

3. Seek subsidized housing.

- Many cities offer subsidized housing programs-where rent is set at an affordable rate based on income. When possible or eligible, it is helpful to apply for these programs to avoid being priced out of the housing market due to inflation. Local Public Housing Agency (PHA) Directory and Eligibility requirements can be found [here](#).

Negotiating with Landlords

1. Discuss Rent Increases

- Being proactive in communicating with landlords about rent increases, especially when the lease is up for renewal is helpful.
 - In some areas, there are rent control laws or limits to how much a landlord can increase rent in a given time frame, helping protect tenants against excessive rent hikes during inflationary periods. Websites like the [The National Multifamily Housing Council \(NMHC\)](#) provide general information on rent control laws by state and city, along with [Rent Control Laws by State \(2025\): Increase Limits](#).
 - Other resources | [Rent Increase Laws: Know Your Rights as a Tenant](#)
- **TIP:** Keep a record of payments, maintenance requests, and lease agreements to show responsibility as a tenant.

2. Seek Flexibility in Lease Terms

- While not guaranteed there can be opportunities to negotiate lease terms that are more aligned with current financial situation, such as:
 - **Short-term leases** to avoid long-term commitment if the financial outlook is uncertain.
 - **Rent payment flexibility**, like paying in smaller, more frequent installments instead of a lump sum, to better manage their cash flow.

Additional Strategies

1. Build a positive relationship between the tenant and landlord for future references.

- [Building a Good Tenant Relationship](#)
- [Blogs on Ways to Become a Good Tenant](#)

2. Maintain a clean and respectful living environment in temporary housing and permanent housing.

3. Offer to pay several months' rent in advance if possible.

4. Look for individual landlords who may be more flexible with credit requirements.

5. Seek a co-signer or guarantor if available to strengthen rental application.

- Similar to security deposit coverage, beware predatory third-party guarantor companies that trap the participant in high-interest contracts. Some of these are companies that are legitimate but be sure to do research. These types of companies are most common in New York and New Jersey

6. Look for programs or landlords offering "second chance" housing for individuals with limited rental history.

IN PRACTICE

By following the advice detailed in the previous sections, ORR-eligible populations can better prepare themselves for the transition from temporary to permanent housing while building the necessary financial and rental history foundations for long-term stability in their new home.

The following sections provide some scenarios* to help the reader understand how to put the tips covered in this guide into practice.

*Scenarios are based on a variety of real-life instances, but as a whole are fictional (including characters).

Realities When Transitioning to Long-Term Housing



RENT AFFORDABILITY

Inflation can lead to higher rent prices, impacting individuals who may already be adjusting to a new financial environment. If the cost of living increases due to inflation, it may be harder for renters to find affordable permanent housing, especially in areas with rapidly rising rents.

This can make budgeting for security deposits, monthly rent, and moving expenses more challenging.

PURCHASING POWER

A decrease in purchasing power (due to inflation) may limit an individual's ability to save for housing-related expenses like deposits or moving costs.

If wages do not keep pace with inflation, individuals may find it harder to meet the financial requirements set by landlords or save for long-term housing stability.

SCENARIO 1

Building Credit and Finding Long-Term Housing

Rami, a 34-year-old refugee from Syria, arrived in the U.S. with his wife and two children. They've been living in temporary housing provided by a local nonprofit for three months. He's eager to transition to a permanent rental but lacks a credit history.

Steps Taken:

1. Building Credit:

- a. Rami applied for an ITIN (Individual Taxpayer Identification Number) since he didn't have a Social Security Number.
- b. He opened a secured credit card with a \$500 limit and used it for small purchases like groceries, paying off the balance in full each month.
- c. His nonprofit caseworker connected him with a credit-builder program at a community bank, where he took a small loan and repaid it monthly to establish a credit score.
- d. Rami's landlord in temporary housing used a rent-reporting service, which boosted his credit profile.

2. Preparing Financially:

- a. To save for moving expenses, Rami adjusted his budget, cutting discretionary spending and using free financial apps to track progress.
- b. He applied for financial assistance programs, including a grant for refugees to help cover the first and last month's rent.
- c. By taking on extra hours at a local grocery store, Rami saved additional funds for the move.

3. Finding Housing:

- a. Rami used platforms like Zillow and Apartment Finder but also relied heavily on word-of-mouth referrals through his community network.
- b. He prioritized neighborhoods with nearby schools, public transit, and affordable rent.
- c. A local housing advocate introduced Rami to a landlord who was willing to waive some credit requirements in exchange for a larger security deposit.

Additional Steps:

- Rami participated in a tenant education program, learning about lease agreements, tenant rights, and how to avoid common scams.
- He joined a community group for newcomers that provided ongoing peer support for housing challenges.
- His family attended open houses and built rapport with potential landlords by presenting a well-prepared housing application, including references from his employer and caseworker.

OUTCOME:

Within six months, Rami secured a two-bedroom apartment near a bus line, which allowed his wife to take ESL classes and his children to attend school easily.

SCENARIO 2

Managing Housing Expectations and Overcoming Barriers

Amira, a refugee from Sudan who is a single mother, has been in temporary housing for six weeks. She's struggling to find an affordable rental that allows her to commute to work while staying within her budget.

Steps Taken:

1. Managing Expectations:

- a. Amira researched rent prices and average utility costs in different areas using the HUD affordability calculator and adjusted her budget accordingly.
- a. She broadened her search to neighborhoods farther from the city center but closer to reliable public transit routes.
- a. Amira focused on rentals with essential amenities rather than optional features like in-unit laundry.

2. Building a Rental History:

- a. Her temporary housing landlord agreed to provide a letter of recommendation, noting her timely payments and respectful behavior.
- a. She enrolled in a nonprofit-sponsored program that helps newcomers develop renter resumes, including references and proof of income.

3. Expanding Options:

- a. Amira joined a community group for single mothers, where she found leads on affordable housing and support for childcare.
- a. A local housing navigator helped her identify government-subsidized housing units and fill out applications.
- a. She partnered with another single mother in a shared housing arrangement, splitting rent and utilities.

Additional Steps:

- Amira applied for a housing voucher through a local Public Housing Authority (PHA) and was placed on a waiting list.
- She attended workshops on tenant rights, learning to negotiate lease terms effectively.
- With help from a community mentor, she secured a part-time remote job, boosting her income and making her application more appealing to landlords.

OUTCOME:

Amira found an affordable apartment in a safe neighborhood close to public transit. Though modest, it provided the stability she needed to focus on her long-term goals of financial independence and upgrading her housing situation.

Insights and Key Takeaways

1. **Use Local Resources:** Nonprofits, immigrant support groups, and tenant education programs are invaluable.
2. **Community Connections Matter:** Networking with peers can provide hidden housing leads and emotional support.
3. **Flexibility is Key:** Both Rami and Amira had to adjust their housing expectations and prioritize needs over wants.
4. **Proactive Planning Pays Off:** Starting early, building credit, and saving for rental deposits and expenses significantly eased their housing transitions.

Citations

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www.refugeehousing.org

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