

Investing in Success: How HUD and PHAs Can Support Refugee Housing Stability

Housing is a key part of economic success for every American and yet there continue to be challenges to finding, obtaining, and maintaining housing that is safe, secure, and affordable. Many people are not equipped to face these challenges on their own due to complex processes, requirements, and paperwork. The Department of Housing and Urban Development (HUD) and local Public Housing Authorities (PHAs) can offer assistance in securing housing through a myriad of services such as, but not limited to, education, subsidized housing, and resources.

This document will focus on housing assistance programs applicable to ORR-eligible populations. It will discuss best practices on how both HUD and PHAs can utilize their programming requirements to best assist these populations and how to partner with local organizations who have experience with serving ORR-eligible populations.

Overview of Housing Challenges in the U.S.

Attaining and maintaining safe, affordable, and secure housing is one of, if not the most, important determinants of health and success and yet, “despite its importance, finding and gaining access to housing that is affordable, in an appropriate geographical location, and culturally acceptable is one of the largest challenges to successful integration resettlement organizations face.” (Andria D. Timmer, *A Home for All: The Challenge of Housing in Refugee Resettlement*)

The United States is not exempt to this global housing affordability crisis. The U.S. has a shortage of 7.1 million affordable homes, with 35 homes available for every 100 extremely low-income families. In 2021, institutional investors controlled 13 percent of all residential real estate, making these homes unavailable for purchase. Construction of new housing also slumped during the 2007-2008 financial crisis and never fully recovered. While immigrants in the United States have created over \$3.7 trillion in housing wealth since 1970, there is a misconception that new arrivals are putting a strain on housing affordability and availability.

Along with the challenge of finding housing that is safe and affordable, ORR-eligible populations may face the same obstacles that all Americans face, as well additional challenges such as:

- **Higher and/or increasing rents**
 - Increases in the cost of living since the COVID-19 pandemic exacerbate these obstacles. Many families do not make the 3x the rent that is required by landlords.
- **Occupancy limits for large families**
- **Language barrier**
- **Knowing their rights and responsibilities of renting in the U.S.**

- **Discrimination**
 - Violations of federal and state fair housing laws are prevalent and underreported among many different populations. Under federal fair housing law, it is illegal to discriminate against anyone in the sale, renting, or access to a dwelling based on their race, color, religion, familial status, national origin, or disability. However, some landlords still discriminate based on family size, the smell of spices in food, how people pray, etc.
- **Financial literacy and budgeting**
- **Zoning laws**
 - Zoning laws limit where and how housing can be built. Zoning laws can restrict the number of units per square mile or how many unrelated people can live in a home.

Historically, resettlement agencies have been responsible for finding initial housing for new arrivals. However, it is possible that ORR-eligible individuals may want to move to a new housing option for long-term affordability and sustainability and thus may experience some of the challenges noted above.

HUD and PHA Support Programs

The role of the U.S. Department of Housing and Urban Development (HUD) and Public Housing Authorities (PHAs) in supporting refugee goals in housing and obtaining self-sufficiency is essential. HUD's network of Housing Counseling Agencies, homebuying assistance programs, and educational materials are essential for ORR-eligible populations' success in housing. Alongside HUD, local PHAs are able to provide more direct services for ORR-eligible populations who may need assistance through the HUD programming that they administer, the public housing programs, and/or referrals to local agencies.

Opportunities for engagement and support could be closer collaboration and partnership between HUD and PHAs alongside refugee resettlement agencies, ethnic community-based organizations (ECBOs), and community-based organizations (CBOs) serving ORR-eligible populations. HUD and PHAs offer programs and support services that can assist in housing stability through both housing and financial education. To further this engagement and partnership — and per eligibility requirements — ORR-eligible populations are eligible for the below programs and may benefit from PHA initiatives:

- **Choice Voucher Program (Section 8)**
 - Subsidy held by the resident
 - Resident pays 30% of income toward rent
 - The Housing Choice Voucher (HCV) program allows households at or below 50% of the Area Median Income ([AMI](#)) to qualify for subsidized housing.
 - Funded through HUD; administered by local PHA
- **Section 811 Project Rental Assistance (PRA)**
 - Subsidy attached to the unit
 - Resident pays 30% of income towards rent
 - This program is administered by the state and employs Local Lead Agents to assist with waitlist administration.
 - Specifically for those that have a disability, are between the ages of 18-61, and are at or below 30% AMI
 - Applicants are disqualified if they have ever been convicted of selling or producing methamphetamine on a federally subsidized property or are a lifetime sex offender.

- **Housing Counseling**
 - HUD-approved Housing Counseling Agencies provide financial counseling, debt management, budgeting education, etc.
 - First time homebuying classes and downpayment assistance
 - There is typically no fee to access these services.
- **Public Housing Authorities**
 - **Providing Affordable and Public Housing:**
 - » PHAs own and operate public housing units, offering a variety of housing types to suit different family needs.
 - » PHAs are responsible for managing the public housing program within their jurisdiction, including ensuring that the housing is clean and safe.
 - » They manage waitlists for public housing and voucher programs.
 - » PHAs also administer rental vouchers such as Section 8, allowing tenants to choose housing in the private market, with the voucher covering a portion of the rent.
 - » PHAs have some discretion in how they administer their programs, allowing them to tailor them to the needs of their local communities.
 - **Community Redevelopment and Economic Impact:**
 - » PHAs can play a role in redeveloping communities by ensuring that housing is available and affordable, which can help attract and retain residents.
 - » PHA spending on operations and vouchers has a multiplier effect, generating additional economic activity in the local area.
 - » They can serve as center points for community organizations and non-profits to meet and to share and gather information.
 - **Providing Resources and Support:**
 - » PHAs offer resources and social services to tenants to help them achieve financial self-sufficiency.
 - » They can assist tenants with referrals to employment, accessing educational resources, and participating in community programs.
 - **Working with Federal Agencies:**
 - » PHAs work with the U.S. Department of Housing and Urban Development (HUD) to implement federal programs.
 - » HUD provides oversight and funding for many of the programs PHAs administer.
 - » PHAs are responsible for ensuring compliance with federal regulations.

How HUD and PHAs Can Better Serve Refugees and Other ORR-Eligible Communities

INTERPRETATION & TRANSLATION

Most ORR-eligible individuals with the immigration status of refugee or asylee, along with other ORR-eligible statuses, are eligible for Housing Choice Vouchers (HCVs) and other forms of public housing assistance offered by PHAs and HUD.¹ Additionally, HUD, PHAs and any housing provider that receives federal funding are required to provide translation and interpretation services under Title VI of the Civil Rights Act of 1964, precedent set by *Lau v. Nichols*, and Executive Order 13166. Additionally, through the Limited English Proficiency (LEP) Initiative, HUD provides funding for the creation and promotion of translated materials to support LEP individuals.



The ability to have leases and housing documents translated into commonly spoken ORR-eligible population languages is incredibly valuable; there is also opportunity for continuous program improvement and enhancement to support these populations on their journey to self-sufficiency and housing stability through additional resources, training, and support. Alongside HUD and PHA document translation, it is also important to provide onsite interpretation. Additional opportunities to enhance programming and support clients on their journey to self-sufficiency could be staff training in areas such as, but not limited to, community support to ORR-eligible populations.

To best accomplish this, HUD and PHAs can reach out to local or national community support organizations serving ORR-eligible populations, such as:

- **Ethnic community-based organizations (ECBOs)**
- **Community-based organizations (CBOs)**
- **Resettlement agencies and offices**
- **Faith groups**, such as churches, synagogues, mosques, or temples

Partnering and developing relationships with these organizations will enable HUD and PHAs to know and understand the needs of ORR-eligible populations and the areas to best support ORR-eligible populations in housing stability. By understanding what languages are needed most in the areas that they are most prevalent, HUD and PHAs can also focus their training, resources, and translation efforts and consider partnering with these local organizations to provide services as applicable.

¹ According to [Noncitizen Eligibility for Federal Housing Programs](#) (Updated 1/23/2023), [Refugee Housing Solutions' Federal Housing Program Eligibility for Newcomers](#), and the [Public Housing Occupancy Guidebook](#)

ELIGIBILITY REQUIREMENTS

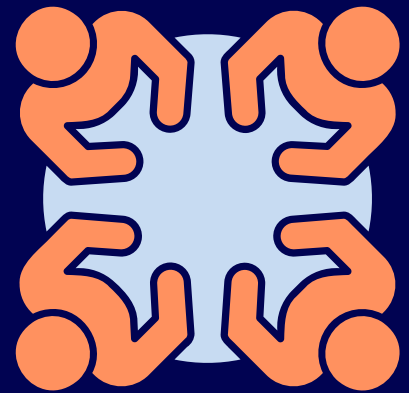
Many public assistance programs such as PHA and HUD programs have strict requirements for approval and eligibility. It is helpful to create strong local partnerships with the organizations described earlier in this guide to better understand the eligibility requirements and potential documents ORR-eligible populations can provide. For example, many programs require a minimum income or good credit score (which often takes years to build), which newly arrived ORR-eligible populations may not have initially. A few examples for how public housing programs could be flexible include:



- **Accept other forms of ID** such as:
 - USCIS/Alien Registration number (A-Number)
 - Form I-94, Arrival/Departure Record number
 - Student and Exchange Visitor Information System (SEVIS) ID number
 - Naturalization/Citizenship Certificate number
 - Card Number/I-797 Receipt number
- **Allow flexibility when it comes to unit size and occupancy** for HCVs and other programs, while ensuring the unit is in compliance with Housing Quality Standards.
 - Take square footage into account.
 - Allow for privacy violations for bedrooms.
 - Allow for non-bedroom rooms to be used as bedrooms as long as egress is maintained.
- **Take into account parental autonomy** to decide if minors can share bedrooms.
- **Waive minimum credit score requirements.**
- **Accept letters of intent and financial assistance from third-party organizations** when applying for public housing
- **Consider expanding the definition of homelessness to include unique ORR-eligible population circumstances.**
- **Simplify the application process** so that ORR-eligible populations can more easily understand the process. **Allow for in-person applications and do not rely solely on online processes.**
- **Consider working with local authorities on ways in which PHAs can update their Administration Plan or Admissions and Continued Occupancy Policies (ACOP) to also include certain ORR-eligible statuses.**

EDUCATION AND COLLABORATION WITH LOCAL ORGANIZATIONS

HUD, and more specifically the local PHA, can greatly benefit from partnering and working with local faith groups, ECBOs, CBOs, State Refugee Coordinator offices, and resettlement agencies. This can be accomplished through:



- **Recurring meetings**
 - Either one on one or as a network
 - Many organizations supporting ORR-eligible individuals convene “Quarterly Consultations.” Reach out to a State Refugee Coordinator office to be included on these calls and get to know the housing needs of ORR-eligible populations.
- **Educational sessions provided by both groups**, increasing the knowledge of public housing programs and housing challenges of refugees and other ORR-eligible populations.
- **Educating PHAs on what local organizations are doing and what assistance they provide.**
- **Educating PHAs on cultural competence** and the backgrounds of different ethnic groups and regions present in the local community.
- **Creating case management in public housing** to facilitate financial education, cleanliness, computer literacy, etc.
- **Partner with organizations serving ORR-eligible populations to provide interpretation for HUD Housing Counseling classes** for first-time homebuying, financial, credit, and budget education classes.

The above suggestions can be accomplished simply by talking, collaborating, and working together.

Conclusion

States and localities are well-positioned to ensure ORR-eligible community members can utilize housing programs and resources. A few examples of ways in which local communities may be able to do this could be through: increasing housing support resources, education, understanding the unique needs of ORR-eligible populations and the value they bring to U.S. communities, as well as collaboration with local organizations to offer greater housing stability. Both HUD and PHA programs provide a plethora of housing services to not only ORR-eligible populations but also the people at large.

Collaboration between HUD, PHAs, resettlement agencies, CBOs, ECBOs, faith groups, and other local community members and organizations is essential to supporting ORR-eligible populations. Refugee Housing Solutions provides the necessary avenue through its innovative housing efforts to connect programs and organizations to HUD, PHAs, and local community-based organizations to work together with the aim of effectively and efficiently serving the community to create a strong, flourishing nation and housing stability for all Americans.

References & Resources

- [Refugee Housing Solutions](#)
- [Office of Refugee Resettlement \(ORR\)](#)
- [U.S. Department of Housing and Urban Development \(HUD\)](#)
- [State Refugee Coordinators](#)
- [National Low Income Housing Coalition](#)
- [HUD Housing Counseling](#)
- [Public Housing Program \(HUD\)](#)
- [Refugee Housing Solutions Housing Hub & Directory](#)

Articles, Guides, and References

- [Frequently Asked Questions \(FAQ\) Renting to Refugees and Eligible Newcomers \(ORR\)](#)
- [Frequently Asked Questions \(FAQs\) on Fair Housing Issues Regarding Exceptions to Credit Check Policies and Occupancy Limits, Affirmative Marketing, and Language Access \(HUD\)](#)
- [Questions and Answers Regarding Housing Assistance for Refugees \(Office of Public and Indian Housing\)](#)
- [A Home for All: The Challenge of Housing in Refugee Resettlement](#)
- [Global Affordable Housing Shortages Can Harm Migrant Reception and Integration \(Migration Policy Institute\)](#)
- [The Budget and Economic Outlook: 2025 to 2035 \(Congressional Budget Office\)](#)
- [Admissions and Continued Occupancy Policy Toolkit \(HUD Exchange\)](#)
- [Updating Your PHA's Admissions and Continued Occupancy Policy Webinar Series \(HUD Exchange\)](#)
- [Public Housing Authority Plans \(HUD\)](#)
- [PHA Board of Commissioners Training - Module 7: HCV and Administrative Plan Overview \(HUD Exchange\)](#)

Eligibility Determination for HUD Programs; Immigration statuses

- [Federal Housing Program Eligibility for Newcomers \(Refugee Housing Solutions\)](#)
- [Public Housing Occupancy Guidebook: Eligibility Determination and Denial of Assistance \(HUD\)](#)
- [Congressional Research Service: Noncitizen Eligibility for Federal Housing Programs](#)
- [Restrictions on Assistance to Non-citizens - 7465.7G \(HUD\)](#)
- [FAQs – Eligibility for Assistance Based on Immigration Status \(National Low Income Housing Coalition\)](#)



www.refugeehousing.org

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