

An aerial photograph of a large residential development, likely a refugee housing project, featuring numerous modern, multi-story houses with flat roofs and large windows. The houses are arranged in a grid-like pattern with some green spaces and pathways. In the background, a range of mountains is visible under a clear sky. The entire image is overlaid with a semi-transparent dark blue filter.

Self-Sufficiency Through Housing

STRATEGIES FOR SUCCESS



Refugee Housing
SOLUTIONS

Self-Sufficiency Through Housing Strategies for Success

CONTENTS

Introduction and Overview	3
Key Strategies for Achieving Self-Sufficiency Through Housing	3
Case Studies of Housing in Successful Self-Sufficiency Models	7
Actionable Insights	9
Conclusion	9



Introduction and Overview

Self-Sufficiency and ORR-Eligible Populations

The concept of self-sufficiency for [ORR-eligible populations](#) is increasingly being viewed (and measured) as “self-reliance” — a term that encompasses the intersecting areas of education, employment, health care, and housing. The support refugees and other ORR-eligible populations receive, from initial 90-day Reception and Placement (R&P) services to longer-term support provided through Office of Refugee Resettlement (ORR) programming, is designed with the primary goal of leading newcomers to this definition of self-sufficiency.

The resource examines the key role housing stability has in attaining self-sufficiency for refugees, newcomers, and other ORR-eligible populations. It suggests strategies, explores case studies of successful integration and community support, and provides actionable insights for success of an individual or family on their journey towards self-sufficiency.

The Link Between Stable Housing and Economic Independence

Housing plays a critical role in establishing long-term self-sufficiency among refugees and newcomers. Having a stable, affordable place to live yields a range of positive impacts for not only the health and well-being of individuals and families, but also their ability to maintain employment, ongoing education, and broader economic independence. Housing stability also leads to greater outcomes in community integration and orientation, allowing newcomers to establish roots among their new neighbors. This interconnectivity reflects the importance of housing support for not only economic self-sufficiency but also all-around success as fully integrated members of the community.¹

Key Strategies for Achieving Self-Sufficiency Through Housing

Housing Search and Affordable Housing Options

Self-sufficiency through housing stability for refugees and newcomers begins during the housing search process. Guiding realistic housing expectations and providing critical resources to newcomers can prove valuable. RHS created many resources on this topic, perhaps the most relevant of which is the [Housing Checklist Guide](#) that covers evaluating housing needs, searching for housing, rental payment expectations, and move-in. The checklist also includes a host of supplemental resources for housing success. If an individual or family initially resides in a temporary housing arrangement, it is critical to set expectations and prepare them for transition to longer-term housing. This can be accomplished through sharing information on topics such as, but not limited to, financial literacy, home management expectations, as well as strategizing on the housing search process based on the individual’s or family’s needs.²

It is also important to be aware of possible affordable housing and supplemental assistance programs available, as relevant and dependent upon eligibility. ORR-eligible populations may be eligible for federal housing programs through the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture (USDA), such as, but not limited to, rental and homeownership assistance.³ It is recommended individuals and organizations stay up to date on eligibility requirements by checking the [HUD](#) and [USDA](#) websites, as well as being in contact with their local Public Housing Authority (PHA) and HUD office to stay current on what affordable housing and assistance options may be available for eligible clients.

¹ Timmer, A.D. [A Home for All: The Challenge of Housing in Refugee Resettlement](#). *Laws*, 2024; 13(6):76.

² [Tips for Successfully Transitioning from Temporary to Long-Term Housing: A Guide for ORR-Eligible Populations, Caseworkers, and Community Members](#). Refugee Housing Solutions. 28 March 2025.

³ [The Role of Federal Housing Agencies in Refugee Resettlement](#). Refugee Housing Solutions. 28 March 2025.



Financial Literacy

Financial literacy, which includes budgeting of income and expenses, is fundamental for achieving and maintaining housing stability — especially considering research showing **almost half of [the] people in the United States spend more than 30 percent of their income on housing.**⁴ For households making less than \$20,000 per year, that share of people with high rent burden in relation to their income increases to nearly 90 percent.⁵

Numerous tools and templates exist to assist with creating budgets and tracking costs, with some specifically designed for refugees and non-native English speakers that help simplify aspects that may not be applicable in other housing contexts (i.e. pet deposits or pet rent). Supporting refugees and newcomers to develop budgeting skills and improve financial literacy can assist in long-term success and self-sufficiency.

A critical aspect of financial literacy in the United States is understanding the U.S. system of credit — and its relationship to securing housing. Credit scores are weighed heavily in rental and mortgage application decisions, making it imperative to support newcomers in incorporating credit-building habits and strategies as they prepare for permanent, long-term housing. And because strong credit is established and maintained by paying bills in full and on time, some of the best strategies to establish strong credit is through financial literacy education. Not only do these work together to build credit, but they also help solidify good practices when it comes to saving for long-term planning and managing debt and/or unforeseen expenses.

HELPFUL FINANCIAL LITERACY RESOURCES

-  [Budgeting and Financial Literacy for Renters Toolkit](#) (available in multiple languages)
-  [Monthly Bills Planner](#) (available in multiple languages)

Initial Public Assistance Programs

Refugees and other eligible newcomers may receive different types of resettlement support from the U.S. government, administered by local resettlement agencies, with benefit eligibility periods ranging from the time of arrival to five years after arrival for longer-term programs.⁶ Many of these programs focus first and foremost on economic self-sufficiency, with several well-established programs for both direct assistance and economic development support. In addition to these, ORR provides programs on refugee health and well-being, integration, and youth-specific needs.

Housing is recognized by ORR as a cross-cutting component when evaluating the success of its programs' recipients — or, how well they achieve economic self-sufficiency — since it is intertwined with other variables such as education, mental and physical health, and employment.⁷ Therefore, for several years ORR has supported housing-specific efforts across the U.S. resettlement network to help improve self-sufficiency outcomes through housing. [Refugee Housing Solutions](#) is one of these nationwide efforts.

Individuals and families served by ORR may also be eligible for other forms of public assistance, such as Cash Assistance or Temporary Assistance for Needy Families (TANF), as needed.

4 [Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race](#). United States Census Bureau. 12 September 2024.

5 [Rent, House Prices, and Demographics](#). U.S. Department of the Treasury. 24 June 2024.

6 [Refugee Resettlement Program](#). Office of Refugee Resettlement. 29 July 2025.

7 [Refugee Economic Self-Sufficiency: An Exploratory Study of Approaches Used in Office of Refugee Resettlement Programs](#). U.S. Department of Health and Human Services. November 2008.

Local Nonprofit Resources and the Role of Resettlement Agencies

Beyond the initial housing search process for newcomers, local resettlement agencies often continue building partnerships with local housing service providers and nonprofit resources to support refugees and other ORR-eligible populations along their journey to self-sufficiency through housing stability. These may include services such as housing counseling, homeownership programs, financial literacy education, and other assistance programs that may be valuable to refugee households past the point of initial resettlement.

Finally, recognizing the interconnected implications of housing on other areas of refugees' lives, community support services — for example, programming offered by a local ethnic community-based organizations — can further supplement the resources given to newcomers on their way towards self-sufficiency.

Employment and Job Support

Besides being a primary source of income, employment is critically linked to housing stability. Living in stable housing — especially near infrastructure like public transportation — naturally helps facilitate gaining and maintaining employment. Securing affordable housing near a newcomer's place of work also allows them to more easily maintain the job and, in turn, the housing which that income supports.

This is a primary reason job training and employment support services are prioritized during the initial resettlement period and years afterwards. Often, self-sufficiency strategies take this a step further by incorporating longer-term business development and livelihoods support to strengthen both financial independence and community integration.⁸ In some models, housing providers can facilitate job training and employment support services⁹ (sometimes on site¹⁰) which offers refugee and newcomer residents opportunities to achieve a higher level of self-sufficiency and maintain stable housing.

Thoughtful strategies surrounding refugee job training and placement can yield transformative results in communities nationwide that are facing increased workforce demand, while simultaneously fulfilling this demand with individuals who are eager to apply their valuable skill and expertise.¹¹

Educational and Skill Development Opportunities

Like job placement and employment support, educational and occupational skill development opportunities contribute to a comprehensive sense of self-sufficiency by opening avenues for professional development, skill building and growth, and potential U.S. re-certification for credentials obtained in a newcomer's home country. English language learning classes and adult education beyond basic proficiency also allow for refugees and newcomers to establish further independence. Through educational and professional development opportunities, individuals may also be able to find higher-paying employment that allows them to afford and maintain stable housing.

One longstanding organization that supports career development and certification for refugees and other work-authorized newcomers in the United States is [Upwardly Global](#). In addition to its employer and training networking opportunities, Upwardly Global offers a flagship Career Coaching program, industry-specific career services, and professional licensing guides — all tailored to refugees and other newcomers. Refugees and newcomers are also often under-employed, meaning they may have credentials from their countries of origin for highly-needed jobs in the U.S. but do not have the U.S. certification for that form of employment. Organizations like [World Education Services](#) offer support in international credentialing services for skilled newcomers.

⁸ [Refugee Self-Reliance is Now More Essential than Ever](#). RefugePoint. 17 June 2025.

⁹ [Key Learnings from the Entryway x Refugee Housing Solutions Innovative Partnership](#). Refugee Housing Solutions. 28 March 2025.

¹⁰ [Enhancing Service Amenities for Low-to-Moderate Income Households and Newcomer Residents: A Guide to Innovative Housing Solutions and Social Impact for Housing Providers](#). Refugee Housing Solutions. 29 September 2025.

¹¹ [Understanding America's Labor Shortage: The Most Impacted States](#). U.S. Chamber of Commerce. 13 December 2024.

Ample opportunities for educational support exist at the local community level as well. A [report published in 2023 by the Administration for Children and Families](#) describes the importance of community partnerships for supporting refugees' self-sufficiency, both while in and transferring out of phases of receiving direct public assistance (such as ORR's [Voluntary Agencies Matching Grant program](#)). The report details how local resettlement agencies formed and leveraged critical partnerships with businesses, colleges and vocational schools, and faith-based organizations to meet short- and long-term client needs, setting them up for self-sufficiency success into the future by creating opportunities for classes, training, and continued community integration.

Health and Well-being Support

Stable, affordable housing is linked to improved physical and mental health outcomes, while also reinforcing overall economic well-being by leading to reduced expenditure on medical care and related costs. For essential medical care and health care support, housing plays an important role in being able to establish preventative and long-term care for individuals and families. Ensuring refugees are plugged into their local network of health care providers — from primary care (and any subsequent needed specialists) to mental health and social supports — further establishes the sense of self-sufficiency as refugees transition out of direct resettlement agency or sponsor assistance.

In a more general context, people with steady preventative and acute health care services can better manage chronic conditions and address illness, making them more likely to maintain quality employment. Opportunities for support include navigating medical assistance and benefits for which refugees and newcomers may be eligible, as well as education on the link between employment and health insurance in the United States. According to a 2018 review of literature on the relationship between work and health, "being in poor health is associated with increased risk of job loss, while access to affordable health insurance has a positive effect on people's ability to obtain and maintain employment."¹² The intersecting self-sufficiency outcomes of employment and health can be improved by ensuring refugees and newcomers are aware of possible support programs and affordable health care.

HOUSING: A KEY SOCIAL DETERMINANT OF HEALTH

According to the U.S. Department of Health and Human Service's [Healthy People 2030 initiative](#), housing instability is a social determinant of health, and both housing affordability and quality play significant roles in people's mental and physical health.

¹² Antonisse, Larisa & Rachel Garfield. [The Relationship Between Work and Health: Findings from a Literature Review](#). Kaiser Family Foundation. 7 August 2018.

Case Studies of Housing in Successful Self-Sufficiency Models

RefugePoint’s Urban Refugee Protection Program and Self-Reliance Index

[RefugePoint](#), an international nongovernmental nonprofit, focuses its work “simultaneously on direct services, field building, and systems change to help refugees become self-reliant.”¹³ In Nairobi, Kenya, RefugePoint operates its Urban Refugee Protection Program (URPP) to serve refugees through a holistic service approach called the Self-Reliance Runway. Shelter and housing are key components of this approach, recognizing their importance for establishing self-sufficiency. Specifically, housing is an integral part of the Self-Reliance Runway’s “Stabilization” and “Empowerment” phases which see the transition from ensuring basic needs are met to reaching longer-term goals through comprehensive support — targeting both economic independence and social enrichment — in areas like personal mentorship and business development.

In the Stabilization phase, this may take the form of direct rental assistance for program participants. After that, in the Empowerment phase, the focus shifts to those support and training services which continue to set refugees up for success as they no longer depend on direct financial assistance. One analysis of URPP participants in 2023 noted a decrease in rent burden in just six months, along with significant improvements across various other indicators of self-reliance like food security and access to health care.¹⁴

Table 1: Self-Reliance Framework



This holistic model for increasing self-sufficiency inspired the formal development of a Self-Reliance Index (SRI), which is “the first-ever global tool for measuring the progress of refugee households toward self-reliance.”¹⁵ The SRI is a framework (as seen in Table 1) that can be used for program design and evaluation, monitoring, setting strategic and funding priorities, and highlighting gaps in service provision and assisted populations.¹⁶ Housing is at the core of this framework — a brick in the foundation of long-term self-sufficiency. Since 2020, the Self-Reliance Index has been used by 70 refugee-serving organizations to assess and improve programming in 34 countries, including the United States.

¹³ [Urban Refugee Protection Program](#). RefugePoint.
¹⁴ [First steps towards refugee self-reliance](#). RefugePoint. 2 October 2024.
¹⁵ [Self-Reliance Index](#). Refugee Self-Reliance Initiative.
¹⁶ Note: The Self-Reliance Index is a project of the Refugee Self-Reliance Initiative, which was founded by Refuge Point and the Women’s Refugee Commission in 2018.

Neighbors United and HouseYourNeighbor.org

[Neighbors United](#) is a community initiative in Boise, ID that works with more than 100 community members, organizations, companies, and government to “help people with refugee backgrounds to successfully integrate and thrive.”¹⁷ Recognizing the multifaceted nature of long-term self-sufficiency, Neighbors United focuses its work on several key areas: Housing, Health, Community Connections, Education, Employment, and Transportation. For each focus area, Neighbors United assembled resources and clear guidance for involvement opportunities at varying levels of engagement, including volunteer, committee member, and sponsor. Housing, specifically, has evolved from a single focus area to an entire sub-initiative for Neighbors United called HouseYourNeighbor.org.

[HouseYourNeighbor.org](#) is a concentrated hub of information on housing support opportunities offered in Boise in collaboration with Neighbors United. These include renting directly to refugees, building or converting existing space on a property, becoming a co-signer, donating to a cash assistance fund, allowing usage of land, and more as creative solutions to address the affordable housing shortage for refugees in the Boise area. A [House Your Neighbor Toolkit](#) was also created for community stakeholders to raise awareness about these opportunities, answer frequently asked questions, and encourage their networks to take action. Neighbors United’s HouseYourNeighbor.org initiative is an excellent example to be learned from that not only acknowledges the importance of housing for self-sufficiency among refugees and newcomers but also takes the next step of centering housing efforts with coordinated, concentrated resources and supports.



¹⁷ [Neighbors United Refugee Collaborative of Boise](#)

Actionable Insights

Prepare and set realistic expectations of the U.S. housing search process for long-term housing stability and success, working with the community to explore potential housing options.

Prior to the housing search process, it is critical to partner alongside the refugee individual or family to determine need versus want regarding housing, explore budget parameters, and discuss realistic housing expectations. Partner with local housing providers and landlords through educating them on renting to refugees and newcomers and how they may be able to work alongside the organization to jointly support hopeful tenants. Additionally, engaging with community members' and their knowledge of local neighborhoods and other stakeholders, such as faith-based organizations or higher education institutions, who may offer non-traditional housing to expand the number and type of affordable housing options that may better meet refugee and newcomer needs can prove beneficial. Leveraging ready-to-use resources such as toolkits and outreach materials to more easily share how and why people can make an impact on local refugee housing efforts can prove valuable. The [Refugee Housing Solutions website](#) has a host of toolkits and outreach materials, as well as the [Housing Hub and Directory](#) which provide a curated database of local housing resources and supportive community service providers.

Engage with local service providers and stakeholders in all aspects of a refugee's journey to self-sufficiency.

Housing, health, and economic stability are critical factors in a refugee, newcomer, or other ORR-eligible individual's path towards self-sufficiency. Thus, professional and educational development, affordable mental and physical health care, community integration and belonging, and housing stability can be strengthened through engagement with local service providers and key stakeholders. Equipping ORR-eligible populations with the knowledge and connections they need to be able to confidently navigate available resources and services on their own as they work towards self-sufficiency is key.

Overall, refugee self-sufficiency requires the integration of multiple support systems such as, but not limited to, local nonprofits, community-based organizations, housing stakeholders and providers, government, businesses, faith partners, and others for sustainable success. Developing financial independence is just one aspect of self-sufficiency, and a holistic approach that reaches across health, employment, education, community belonging, and housing bolsters refugees' integration and self-sufficiency — ultimately strengthening U.S. communities.

Conclusion

Evidence reveals a holistic approach encompassing health, education, housing, economic stability, and community integration is effective and should be considered when evaluating strategies for long-term self-sufficiency. The literature and real-world case studies suggest housing may be considered a nexus between these various components of self-sufficiency due to the critical role of housing stability on overall well-being, and this is reflected in the successful strategies garnering impactful results for refugees and newcomers' integration worldwide. Thus, continued investment and collaborative efforts for creative affordable housing solutions and support are necessary. Through these comprehensive strategies and the leverage of an array of support mechanisms that prioritize housing stability, refugees, newcomers, and other ORR-eligible populations can be better positioned on their journey towards self-sufficiency and further cultivating flourishing U.S. communities for all.

References

- Antonisse, Larissa & Rachel Garfield. [The Relationship Between Work and Health: Finding from a Literature Review](#). Kaiser Family Foundation. 7 August 2018.
- [Enhancing Service Amenities for Low-to-Moderate Income Households and Newcomer Residents: A Guide to Innovative Housing Solutions and Social Impact for Housing Providers](#). Refugee Housing Solutions. 29 September 2025.
- [First steps towards refugee self-reliance](#). RefugePoint. 2 October 2024.
- [Housing Hub and Directory](#). Refugee Housing Solutions.
- [Housing Instability](#). United States Office of Disease Prevention and Health Promotion.
- [HouseYourNeighbor.org](#). Neighbors United.
- [Key Learnings from the Entryway x Refugee Housing Solutions Innovative Partnership](#). Refugee Housing Solutions. 28 March 2025.
- [Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race](#). United States Census Bureau. 12 September 2024.
- [Neighbors United Refugee Collaborative of Boise](#)
- [Refugee Economic Self-Sufficiency: An Exploratory Study of Approaches Used in Office of Refugee Resettlement Programs](#). Office of Refugee Resettlement. 16 November 2008.
- [Refugee Housing Solutions](#)
- [Refugee Resettlement Program](#). U.S. Department of Health and Human Services. 29 July 2025.
- [Refugee Self-Reliance is Now More Essential than Ever](#). RefugePoint. 17 June 2025.
- [Rent, House Prices, and Demographics](#). U.S. Department of the Treasury. 24 June 2024.
- [Self-Reliance Index](#). Refugee Self-Reliance Initiative.
- [The Role of Federal Housing Agencies in Refugee Resettlement](#). Refugee Housing Solutions. 28 March 2025.
- Timmer, A.D. [A Home for All: The Challenge of Housing in Refugee Resettlement](#). *Laws*, 2024; 13(6):76.
- [Tips for Successfully Transitioning from Temporary to Long-Term Housing: A Guide for ORR-Eligible Populations, Caseworkers, and Community Members](#). Refugee Housing Solutions. 28 March 2025.
- [Understanding America's Labor Shortage: The Most Impacted States](#). U.S. Chamber of Commerce. 13 December 2024.
- [Upwardly Global](#)
- [Urban Refugee Protection Program](#). RefugePoint.
- [U.S. Department of Agriculture](#)
- [U.S. Department of Housing and Urban Development](#)
- [Using Partnerships to Support Refugee Self-Sufficiency](#). Office of Refugee Resettlement. 24 August 2023.
- [World Education Services](#)

FEEDBACK

Refugee Housing Solutions wants to hear from you about the quality, relevancy, and helpfulness of our resources and tools.

Help us improve our offerings by completing this [short form](#).

You may also scan the QR code to access the form on another device.



Refugee Housing
SOLUTIONS

www.refugeehousing.org

Refugee Housing Solutions is a project developed by Church World Service (CWS) and paid for in part by an agreement with the U.S. Department of Health and Human Services. CWS received a cooperative agreement through the U.S. Department of Health and Human Services, Administration for Children and Families, CA #90XR0092.

The contents of this resource are solely the responsibility of the authors and do not necessarily represent the official views of the U.S. Department of Health and Human Services, Administration for Children and Families.