

Frequently Asked Questions (FAQ) for HUD Housing Counselors About ORR-Eligible Populations

Introduction

Refugee Housing Solutions (RHS) addresses ongoing challenges and opportunities in securing affordable housing for ORR-eligible populations in their journey towards self-sufficiency, housing stability, and economic mobility in the United States. The goal of this project is to provide enhanced refugee housing solutions for ORR-eligible populations and service providers that strengthen communities with housing stability and ultimately foster successful integration.

To address ongoing challenges and opportunities, one of RHS' many initiatives is to create resources and learning opportunities to support efforts to attain affordable housing. A critical supplemental resource developed by RHS to provide in-depth background context for this Frequently Asked Questions (FAQ) resource is [*Partnership and Programming: HUD's Role in Refugee Housing*](#). This resource provides an overview of HUD Housing Counseling Agencies (HCA), the benefits of becoming a HUD HCA, and the ways in which these support programs can impact the housing situation of ORR-eligible populations.

Background

One program ORR-eligible populations may find valuable is the **HUD Housing Counseling program**. This program provides guidance and support to individuals and families on various housing-related matters. These services are offered by HUD-approved Housing Counseling Agencies (HCA), which are staffed by certified housing counselors. Counselors help with issues such as, but not limited to, first-time homebuying, foreclosure prevention, rental issues and education, and financial literacy. Organizations assisting ORR-eligible populations

with housing-related needs may find value in maintaining a working partnership with a local HUD HCA and/or may decide to become an HCA themselves.

HUD Housing Counseling Agencies serve an essential and critical purpose in their respective communities through a myriad of services, such as education on credit, budgeting, renting, and homebuying.

Purpose

The purpose of this FAQ for HUD Housing Counselors is to provide a high-level overview on the frequently asked questions HUD Certified Housing Counselors and/or their agencies may have regarding assisting ORR-eligible populations and newcomers.

The term "ORR-eligible populations" refers to individuals who are eligible to receive services and benefits administered by the U.S. Office of Refugee Resettlement (ORR). Eligibility is determined by Congress, and exact benefits may vary by eligibility category.

For a current list of eligible populations, please visit [ORR's website](#).

Frequently Asked Questions

1. What is the Office of Refugee Resettlement (ORR)?

- The mission of the Office of Refugee Resettlement (ORR) is to promote the health, well-being, and stability of refugees, unaccompanied children, and other eligible individuals and families, through culturally responsive, trauma-informed, and strengths-based services. The vision is for all new arrivals to be welcomed with high-quality services and resources so they can maximize their potential.

2. What does “ORR-eligible population” mean and who is included?

- Congress determines eligibility for the Refugee Resettlement Program. Please note that services and benefits may differ. Individuals can be screened for eligibility at a state government benefits office or local ORR-funded agencies providing services. Groups eligible to receive benefits and services funded by ORR may change, thus, to ensure up-to-date information on who is included as an ORR-eligible population, please refer to the [Administration for Children and Families website](#).

3. Are ORR-eligible populations eligible for [HUD Housing Counseling Services](#)?

- Yes, ORR-eligible populations, like all other legal residents, and citizens, and lawful permanent residents, are eligible for all HUD Housing Counseling Services.

4. Are ORR-eligible populations eligible for First Time Home Buying Programs?

- Yes. As long as eligible groups meet other eligibility criteria for the specific program that they are applying for, they are eligible for that program. This could include, but is not limited to: credit, income, location, debt, and savings.

5. Are ORR-eligible populations eligible for [Federal Housing Administration \(FHA\)](#) or [United States Department of Agriculture \(USDA\)](#) home loans?

- Yes. As long as eligible groups meet other eligibility criteria for the specific loan that they are applying for, they are eligible for that program. This could include, but is not limited to: credit, income, location, debt, and savings.

6. Are ORR-eligible populations eligible for [Section 8 and other federal housing assistance programs](#)?

- Yes. These services are designed to assist individuals and families in navigating the housing market and securing stable housing. HUD programs, including the [Housing Choice Voucher \(HCV\)](#) program or Section 8, provide support to ORR-eligible populations, such as, but not limited to, housing counseling and other necessary services to achieve housing stability.

7. If language interpretation is needed, who is required to provide it?

- Under [Title VI of the Civil Rights Act of 1964](#) and its implementing regulations, recipients of federal financial assistance have a responsibility to ensure meaningful access to programs and activities by [Limited English Proficiency \(LEP\)](#) persons.
- Clients may also bring their own interpreter if desired.

8. If my client brings their own language interpreter, are there additional considerations?

- There is a possibility that the client may bring an individual from their household. If the individual is a minor, it is recommended to request an individual above the age of 18 years old and/or consider the complexity of the discussion and if another language interpreter would be preferred.

- Consider the interpreter’s level of English proficiency and determine if it is sufficient and/or if other professional language interpretation services are needed.

9. Does an individual’s background and rental history impact their understanding of the U.S. housing market and programs?

- It depends. Similar to other potential tenants in the United States, proficiency and competency depend on a variety of factors such as aptitude, education, socio-economic background, etc. Grasping the concepts of renting, navigating the application process, learning the rights and responsibilities of being a tenant, budgeting, credit, and even homebuying are things many individuals may struggle with. Some additional factors to consider for ORR-eligible populations may include:
 - » **Laws and Practices:** Many countries do not have the same housing situations and/or requirements as the United States. Examples include renting requirements, tenant/landlord relationships/protections, homebuying criteria, etc.
 - » **Length of Displacement:** Some individuals may have spent years living in a refugee camp or encampment and thus have limited familiarity with housing best practices, rental expectations, and/or appliances and utilities in the housing unit.

10. What resident status should I expect to see?

- All ORR-eligible populations have legal residency status in the United States. For a detailed list of ORR-eligible statuses, please see the up-to-date list on [ORR’s website](#).

11. What kind of identifying documentation can I expect ORR-eligible populations to have?

- If a client has been in the United States for several years, they should have some form of State ID. However, that may not be the case, especially for those that have arrived recently. If the client has arrived recently and does not have a State ID yet, they will have a government-issued ID — usually from the Department of State (DOS), Department of Homeland Security (DHS), or the United States Citizenship and Immigration Services (USCIS).
- All of these documents can be used in place of a State ID or driver’s license in the case file. For more information on specific document requirements, please see [ORR guidance](#).

12. What types of housing counseling services will ORR-eligible populations most likely be looking for?

- ORR-eligible populations may be looking for a wide range of housing counseling services such as, but not limited to, budget, credit, and reverse mortgage counseling as well as pre-home purchase counseling. As is typical with most clients accessing housing counseling services, “everybody is pre-purchase.” ORR-eligible populations also follow this trend. It is simply important to assess which steps they will need to take to get them ready.
- ORR-eligible populations and newcomer clients have a strong work ethic and are often times able to save money for down payments on homes and will need assistance navigating that process. Clients will also likely benefit from rental counseling and navigating the landlord/tenant relationship.

13. If we have several clients who speak the same language, are we able to do an educational workshop for just those clients in their native language? Or is that considered discriminatory?

- Yes. You may have workshops that are for specific language groups or cultural groups. This is not discriminatory as long as you are offering the same types of classes to everyone. Check with your [HUD Point of Contact](#) for reporting and tracking requirements.

14. What if clients insist on paying me for my services?

- In some cultures, gifts are a large part of repaying those that have assisted someone. HUD Housing Counseling is a free service, so you should not accept any kind of financial compensation from clients. If a client insists on paying, continue to decline politely. You may need to explain to them the policy and that in the United States you are not allowed to accept the gift. Check with your [HUD Point of Contact](#) and the [Housing Counseling Handbook](#) for more details.

15. Will any ORR-eligible populations and/or newcomer clients already own their own homes?

- They may. Many ORR-eligible populations and newcomers will save money to purchase a home on their own and may benefit from post-purchase counseling.

16. What aspects of [Fair Housing](#) should I be aware of while working with ORR-eligible populations?

- While all individuals residing in the United States fall under a protected class under federal fair housing law, when working with ORR-eligible populations, several protections will stand out:
 - » **Familial Status:** Clients may have large families with multiple generations living in the same household.
 - » **Religion:** Households may follow different or less common religions and follow specific religious practices.
 - » **National Origin:** Many will have Limited English Proficiency due to their country of origin.
- It is important to note that a client's immigration status is a legal designation and not a protected class under fair housing law. Changing any of your eligibility criteria, i.e., type of ID needed, timeframes for responses, etc., based on a client's legal status is not a violation of federal fair housing law as long as you make that change for every person with that same legal status.
 - » The same is true for housing providers who may need to adjust their background/credit check criteria, income limits, or rental history requirements.

17. What, if any, resources does ORR have to aid ORR-eligible populations with housing?

- The Office of Refugee Resettlement provides various resources to aid their eligible populations with housing including:
 - » Tenant and Landlord Toolkits
 - » Multilingual Resources
 - » Video Trainings
 - » Partnerships with agencies like [Refugee Housing Solutions](#) that work closely with ORR-eligible populations

References & Resources

- [Civil Rights Act of 1964](#) (U.S. Department of Justice)
- [Fair Housing Fact Sheet](#) (U.S. Department of State)
- [FAQs: Reportable HUD Housing Counseling Activities](#)
- [Federal Fair Housing](#) (U.S. Department of Housing and Urban Development)
- [FHA Loans](#) (U.S. Department of Housing and Urban Development)
- [Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons](#) (Office of the Federal Register)
- [Find Your HUD Point of Contact](#)
- [Housing Choice Voucher \(Section 8\)](#) (U.S. Department of Housing and Urban Development)
- [HUD Housing Counselor Handbook](#)
- [Limited English Proficiency \(LEP\)](#) (U.S. Department of Health and Human Services)
- [Refugee Housing Solutions](#)
- [Office of Refugee Resettlement](#)
- [USDA Loans](#)

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

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www.refugeehousing.org

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