

Enhancing Refugee Housing Solutions Annual Housing Needs Assessment Report

Resettlement Network

Fiscal Year 2026



Refugee Housing
SOLUTIONS

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Refugee Housing Solutions (RHS) is an initiative of Church World Service (CWS) funded by the U.S. Department of Health and Human Services' Office of Refugee Resettlement. RHS provides resources, capacity building, learning courses, and opportunities for innovative solutions-centered partnerships to resettlement and housing stakeholders to increase access to affordable housing for refugee families and newcomers.

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Introduction

Refugee Housing Solutions (RHS), an initiative of Church World Service (CWS), is supported by a team of housing and refugee resettlement specialists dedicated to addressing housing challenges and developing practical, scalable solutions for Office of Refugee Resettlement (ORR)-eligible populations across the United States. Through resource development and national coordination efforts, RHS works to strengthen housing availability, stability, and long-term self-sufficiency for newcomers and the communities that welcome them.

For the past two years, RHS has administered two annual surveys: one to resettlement agencies and another to a broader group of partners serving ORR-eligible populations. Together, these surveys provide a national snapshot of emerging housing trends, housing-related challenges, and promising practices. The questions are designed to capture the challenges organizations face, the innovative strategies they are developing, and the opportunities that exist to enhance program efficiency and improve housing outcomes.

The present report covers findings from the first annual needs assessment for Fiscal Year (FY) 2026, which surveyed the resettlement network. Additional findings and analysis from past needs assessment surveys are detailed in the RHS FY [2024](#) and FY [2025](#) reports.



Summary

Survey responses from resettlement agencies show that housing instability is common and ongoing for people eligible for ORR services. While most clients ultimately reside in permanent housing, the ability to *sustain* that housing varies sharply and nearly half of respondents reported clients experiencing displacement or homelessness in the past year (October 1, 2024 — September 29, 2025), and 70% indicated that clients were at risk; most on an ongoing basis. Underemployment, shifts in programs and policy changes, including shifts in Supplemental Nutrition Assistance Program (SNAP) eligibility, have further strained clients' ability to pay rent and increased eviction risk. Temporary housing stays vary widely, with most lasting under a month but a notable minority extending beyond a year.

Despite these challenges, only a small share of respondents (14%) reported having equipped innovative or replicable housing solutions. The examples shared, including housing locator tools, shelter house models, housing orientation programs, and wrap-around service pilots, underscore the ongoing need for available affordable housing, short-term shelter options, and comprehensive support services to improve sustainability and self-sufficiency. Encouragingly, interest in innovation is high: nearly two-thirds of respondents expressed willingness to join or to partner on new housing initiatives.

Findings also highlight substantial opportunities for continued program support. Many organizations rely on community service partners for navigation, financial assistance, emergency housing, and language services, yet these partners face barriers such as waitlists, limited capacity, and translation challenges. System level coordination gaps were identified with large portions of respondents lacking partnerships with Public Housing Authorities or Continuums of Care, and awareness of existing tools, such as the RHS Housing Hub and the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program, remains low. At the same time, interest in training, technical assistance, and information sharing is strong, with respondents expressing interest on informal housing safety, public housing navigation, local government partnerships, and strategies for securing affordable housing.

The findings point to a field navigating significant housing pressures. At the same time, data show a readiness for deeper collaboration, stronger partnerships, and expanded availability of RHS resources. Investment in technical assistance, training, system coordination, and resource visibility has the potential to meaningfully strengthen housing outcomes for ORR-eligible populations nationwide.

As the U.S. resettlement landscape continues to evolve, the insights gathered through this survey offer a valuable window into the realities facing both service providers and the communities they support. The following section explores these findings in greater depth, highlighting the housing challenges respondents encounter, the innovative solutions they are developing, and the areas where additional support and coordination could strengthen outcomes across the field.

Findings

OVERVIEW OF HOUSEHOLD SIZE, BEDROOM UNIT NEEDS, AVAILABILITY, AND RENTAL COSTS

Sixty-four percent of respondents serve households with three to four people. Thirty percent serve households of five or more. Regarding bedroom needs, 64% indicated an average need for two-bedroom units, while 34% need three-bedroom units. Most households (49%) typically pay rent between \$1,000 and \$1,999 per month. Sixteen percent pay between \$2,000 and \$3,000 per month.

ORR-eligible populations often learn about housing options through resettlement agencies (26%), friends or family (20%), and word of mouth (19%). Nearly half (48%) of respondents noted a decrease in affordable housing for ORR-eligible populations. A notable 26% reported an increase in affordable housing, with two respondents noting the trend of fewer refugee arrivals in the past year as possibly responsible for reduced housing demand.

Attaining housing has become more challenging. About 46% said it has gotten somewhat or much more difficult compared to last year, while 34% reported it remains about the same. Most respondents (82%) indicated that 76–100% of their ORR-eligible clients live in permanent housing.

Affordability, however, varies significantly. Only 11 respondents (22%) said most clients (76–100%) can sustainably afford rent. Thirty-two respondents (64%) indicated that only 20–75% of clients can sustainably afford housing, representing the majority of responses. However, 7 respondents (14%) said less than 20% of ORR-eligible clients can sustainably afford rent, showing severe sustainability challenges in some communities.

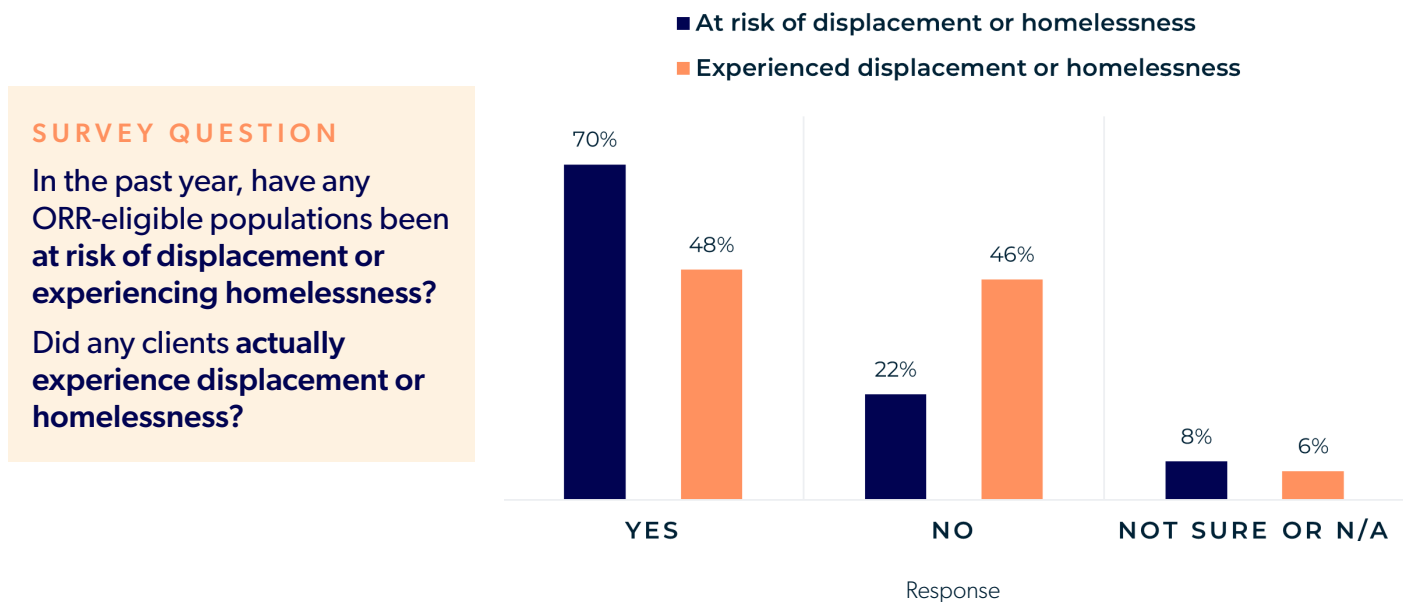
Among organizations providing financial support for permanent housing (n = 35), most (69%) reported that only 0–25% of that funding comes from private sources. These findings highlight both the progress made in helping ORR-eligible populations secure permanent housing and the persistent difficulty of ensuring that this housing remains sustainable over time. While placement into permanent units is occurring, many clients continue to face economic and structural challenges that threaten their long-term stability. The following section explores these ongoing challenges in greater depth.

HOUSING CHALLENGES

Instability

Housing instability among ORR-eligible populations is widespread. Nearly half of respondents (48%) reported that, within the past year, clients had already experienced displacement or homelessness, and an even larger share (70%) indicated that clients had been at risk of displacement or homelessness. See Chart A. Among those reporting risk, 69% said that risk is ongoing (n = 35).

Chart A. Housing instability among ORR-eligible clients (n=50)



Qualitative responses indicate that underemployment is a major cause of housing instability. Examples included reliance on short-term or inconsistent work, insufficient income to support larger households, single mothers limited to part-time employment, and individuals whose physical or mental health makes full-time work difficult. Individual respondents noted the following challenges:

- shifts in immigration status or work authorization;
- long processing times for Supplemental Security Income (SSI), which were particularly challenging for medically complex cases; and
- the end of key assistance programs such as the Afghan Support and Investment Program (ASIP) and Housing Assistance for Ukrainians (HAU).

Others mentioned delays in Refugee Cash Assistance (RCA) payments (with reports of one-to-three month holds in Texas), loss of SSI, and termination of SNAP benefits and Employment Authorization Documents (EAD) for some populations. The inability of organizations to provide financial assistance while operating under a stop work order was also mentioned.¹

Operational constraints also exacerbated housing instability. Forty percent of respondents reported furloughing or laying off housing support staff. Additionally, 24% reported missing a rental payment on behalf of a client, and 32% reported having to break a housing lease, including client-held leases, co-signed

¹ In Fiscal Year 2025, the [Department of State issued a "Stop Work Order"](#) to many resettlement agencies as the U.S. government reviewed its funding contracts.

leases, or leases held as primary lease holders. While these findings reflect concurrent challenges, the survey did not assess direct causal links between staffing changes, funding shifts (related to missed rental payments), and housing outcomes.

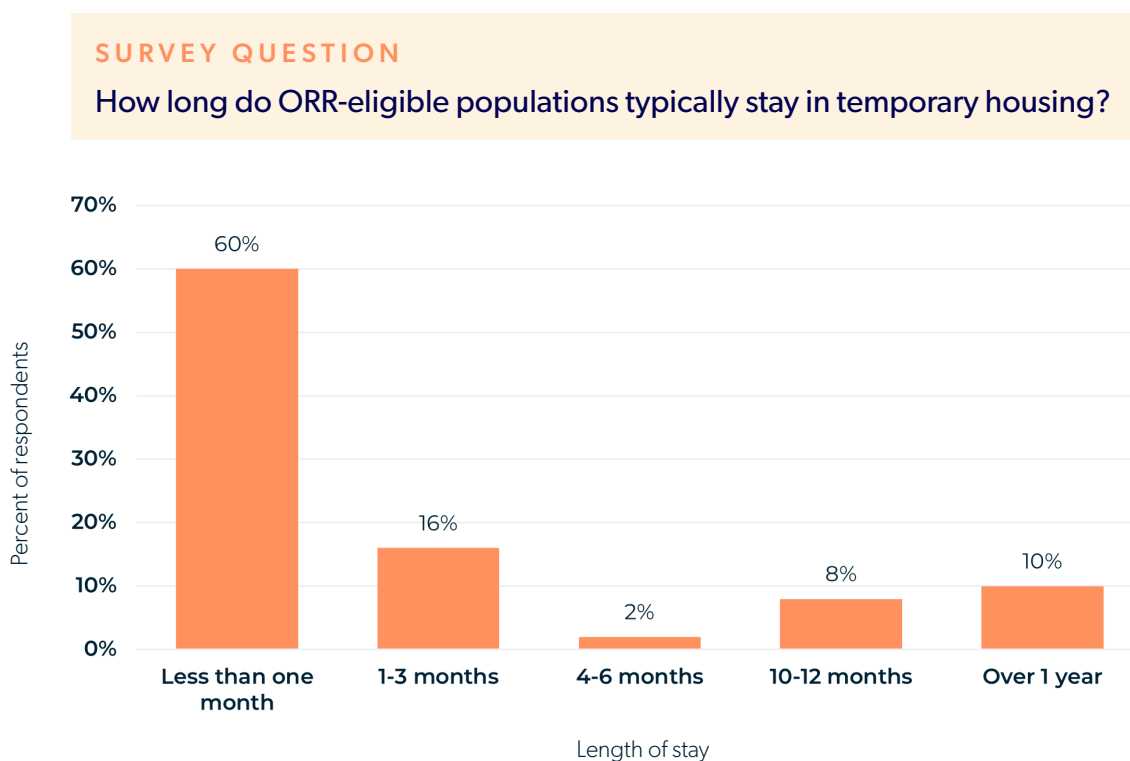
Policy changes affect housing stability, too. Sixty-two percent said recent changes to SNAP eligibility have impacted clients' ability to pay rent on time, and 44% noted these changes increased eviction risks.

Looking ahead, staffing capacity is uncertain. While 40% expect enough staff for housing services in FY 2026, 38% are unsure and 22% anticipate shortages. Those expecting insufficient staffing cited declining funding and program reductions (n=11).

Temporary Housing

The length of stay in temporary housing varies widely. Most respondents noted short stays: 60% said clients stay less than one month, and 16% reported stays of one to three months. However, 10% reported stays exceeding one year, while 8% noted stays of 10 to 12 months. See Chart B.

Chart B. Length of temporary housing stays (n=50)

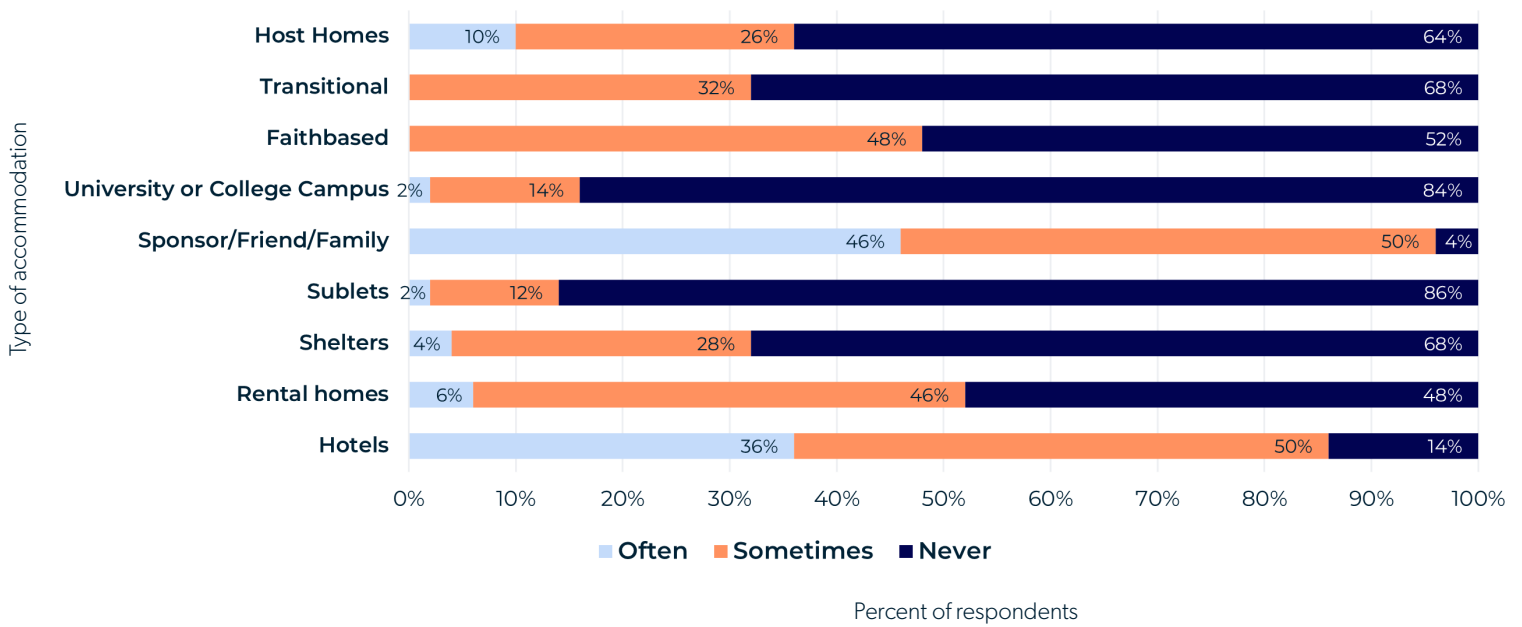


When temporary accommodation is used, respondents indicate organizations rely on a wide range of temporary accommodation types, but usage patterns vary sharply by category. Staying with a sponsor or family member is the most common option, with nearly half (46%) reporting they "often" use this arrangement, and only 4% saying they never do. Hotels are also frequently used, with 36% reporting "often" and half reporting "sometimes."

Other accommodation types show lower levels of regular use. Short-term rental homes, like Airbnb or VRBO, and faith-based housing are used occasionally (46% and 48% "sometimes," respectively) but rarely used often. Shelters, transitional housing, host homes, university housing, and sublets are used infrequently overall, with large majorities reporting they "never" use these options (ranging from 64% to 86%).

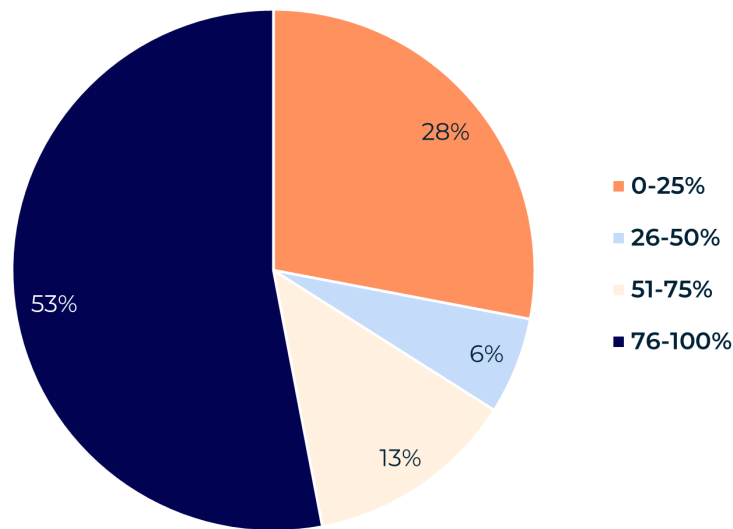
Overall, the data suggest a strong reliance on informal networks (friends, sponsors, family) and commercial options (hotels), while more structured or institutional forms of temporary housing are used sometimes. See Chart C.

Chart C. Types of temporary accommodation (n=50)



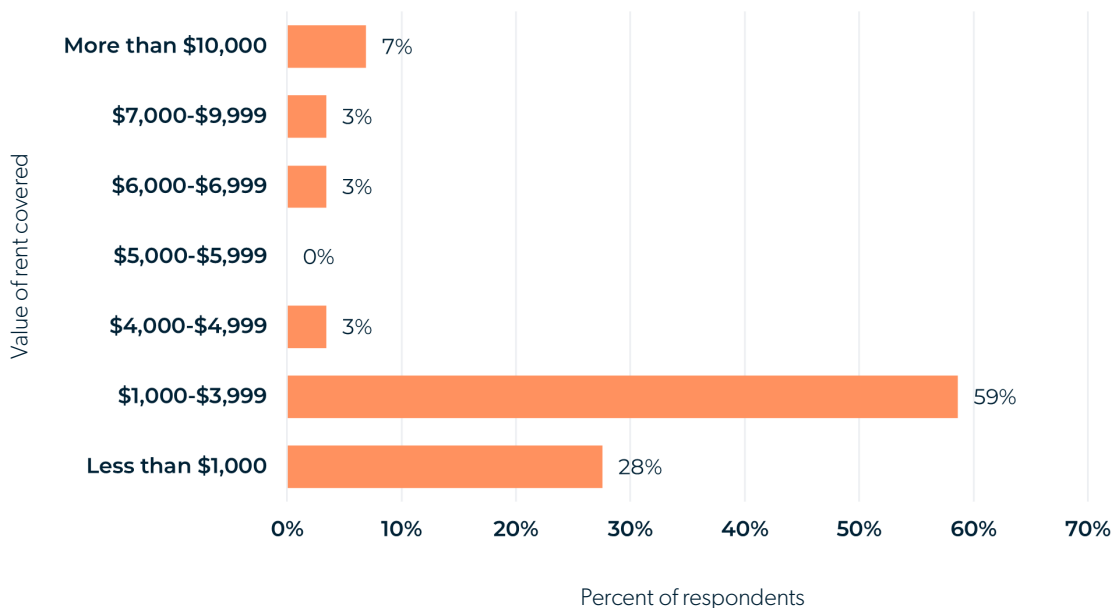
Financial assistance from organizations is often provided for temporary accommodation; 64% of respondents reported providing monetary support. Among those, about half (53%) covered 76–100% of costs, while roughly one quarter (28%) covered only 0–25%. See Chart D.

Chart D. Financial assistance for temporary housing (n=50)



Reported contribution amounts varied widely: 53% provided between \$1,000 and \$3,999, 25% provided less than \$1,000, and 9% contributed between \$4,000 and \$10,000 (n=32). See Chart E.

Chart E. Length of temporary housing stays (n=50)



These findings underscore the importance of onboarding, training, and clear information for friends and sponsors who shoulder much of the housing burden, as well as the need for private contributions to cover short-term stays.

Overall, these findings indicate that housing challenges for ORR-eligible populations are driven not only by client level economic vulnerability, particularly the inability to afford rent due to underemployment, but also by administrative barriers like staffing shortages, funding limitations, policy shifts, and fragmented housing information. Together, these create layered challenges both for service providers and the communities they support.

Innovation

RHS aims to understand how partners respond to housing challenges by using innovative approaches to address the gaps they encounter, with the goal of sharing these solutions, supporting others in adapting them, and expanding effective practices to improve housing stability and self-sufficiency.

Most respondents (86%) reported not having successful or innovative housing solutions they felt could be replicated. However, 14% (n=7) identified examples. These included a housing apartment locator tool to help teams connect with new housing partners, a locally created organization focused specifically on housing, shelter house models, a housing orientation program, and a pilot wrap-around services initiative that provides housing search assistance, rent support, workshops, and Section 8 application support for participant cohorts.

These innovations highlight ongoing needs for affordable housing, short-term shelter options, and comprehensive support to secure stable housing. Overall, respondents demonstrate strong readiness for deeper engagement: 64% expressed interest in joining or partnering on innovative housing initiatives, with an additional 32% unsure.

Opportunities for Continued Program Support

RHS continues to play an important role in bringing partners together through its Taskforce on Newcomer Housing and Community Welcome (a joint initiative with CWS' Neighbor Network), the Housing Hub and Directory, and other related initiatives, including the [2024 Entryway partnership](#) focused on expanding housing and career opportunities for newcomers, the development of [Best Practice Toolkit templates](#) that highlight innovative housing solutions, and the [Marriott collaboration](#) that helps provide temporary accommodation support for arriving families. The [Trusted Housing Partners program](#) also seeks to support landlords and property management companies with the initial conversations and questions they may have about renting to refugees and other newcomers, as well as the range of support mechanisms available to help them understand the newcomer housing landscape. These efforts help service organizations learn about and connect with key housing partners, and respondents see continued value in strengthening connections between resettlement agencies, community service organizations, and government entities such as HUD.

24%
of respondents are interested in establishing a partnership with a Public Housing Authority.

Findings from this year's survey highlight this as an area requiring ongoing attention: many organizations need stronger relationships with these partners, and few currently engage with HUD despite interest in doing so. Results also suggest that increased promotion and dissemination of RHS services, such as technical assistance, training, and the Housing Directory, could be beneficial, as many respondents reported not knowing about or being unsure how to use these resources, a common challenge in high turnover environments.

COMMUNITY PARTNERSHIPS

Sixty-six percent of respondents reported partnering with community service organizations to support ORR-eligible populations' housing. In contrast, 26% do not currently have such partnerships. These organizations most commonly assist with navigation and referrals (70%), financial assistance (70%), emergency housing support (58%), public housing access (45%), and language or translation services (40%).

74%
of respondents would attend a HUD Housing Counseling course.
Awareness of HUD resources is limited but training interest is strong.

However, several challenges limit the effectiveness of these supports. Respondents cited overwhelmed providers or long waitlists (58%), language challenges such as a lack of translated materials (66%), caseworker assistance requirements (56%), transportation barriers (50%), and limited local service availability (40%).

System-level coordination gaps were also identified. Forty percent of respondents reported no partnership with their local Public Housing Authority. Meanwhile, 12% are working to establish one, and 24% are interested in doing so. Similarly, 54% are not members of their local Continuum of Care, but 32% expressed interest in joining.

USE OF EXISTING PROGRAM SUPPORTS

Awareness and use of existing tools is also limited: 80% of respondents reported not having visited the RHS Housing Hub and Directory.

Knowledge gaps present another opportunity for program support. Less than half of respondents (46%) were aware of the HUD Housing Counseling Program; among those aware, 70% do not have partnerships with it (n=23). However, interest in training is strong: 74% would attend a HUD Housing Counseling course if offered, and 20% were unsure.

While most respondents (72%) reported not encountering situations where they lacked the expertise or capacity to respond, more than one quarter (28%) had such challenges. Examples included mental health crises, landlord disputes, informal housing conflicts, domestic violence cases, complex needs extending beyond initial resettlement, and staffing reductions. Consistent with these findings, 40% indicated they would benefit from additional housing technical assistance, while 54% were unsure. This suggests that clearer communication about available support may increase uptake.

Interest in RHS training is also promising: 44% would participate and 50% are unsure. Suggested topics include safety in informal housing arrangements, developing partnerships with local government, strategies for securing affordable housing, navigating public housing processes, and aligning rent costs with client income.

Interest in RHS training is high.

The demand for information sharing and collaboration remains high. Ninety-four percent want to receive the RHS newsletter. Seventy-four percent already collaborate with partners to share knowledge and improve efforts or have collaborations in progress, and another 20% are interested in doing so.

These findings suggest that investing in partnerships, technical assistance, training, innovative housing solutions, and visibility of RHS resources could enhance housing outcomes and program effectiveness.

28%

of providers reported situations where they lacked the expertise or capacity to respond.

Conclusion

This year's survey shows a housing landscape where ORR-eligible populations and their supporting organizations face growing pressures. Many clients secure permanent housing, but maintaining stability is hard due to rising rents, inconsistent income, and changing eligibility for key benefits. Service providers are dealing with reduced staffing, limited funding, and uneven access to coordinated housing systems, making it hard to meet growing needs.

Temporary housing mostly relies on informal networks and short-term options. Financial assistance varies, and private contributions are limited. System-level gaps, such as few partnerships with Public Housing Authorities and low engagement with Continuums of Care, were also identified.

Despite these challenges, the survey shows meaningful opportunities. Providers are eager for training, technical assistance, and collaborative problem-solving. Some organizations are already piloting innovative models that could be adapted or scaled. Strengthening partnerships, improving access to information, and expanding wrap-around supports will be key to overcoming the challenges identified in this report.



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