

# REFUGEE HOUSING NEEDS

*Advancing Access to  
Affordable and  
Adequate Housing for  
Refugees Across the  
United States:*

*A Multidimensional  
Assessment*

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# REFUGEE HOUSING NEEDS

*Advancing Access to Affordable and Adequate Housing for Refugees Across the U.S.:  
A Multidimensional Assessment*

Bridge Refugee Services and ThreeCubed designed and administered semi-structured interviews to four distinct groups to gain multiple perspectives on refugee housing:

- 1) Episcopal Migration Ministries affiliate sites
- 2) Affordable housing stakeholders
- 3) 'Willing' landlords
- 4) Tenants who are refugees

## Problem Statement

The United States is witnessing an extreme housing crisis. Only 36 affordable and available rental homes exist for every 100 extremely low-income renter households.<sup>5</sup>



Not only is there a shortage of affordable and available rental homes, there is also an influx of refugees needing housing. Since the U.S. withdrawal of military forces from Afghanistan in August, 2021, the U.S. has evacuated over 76,000 Afghan nationals to the U.S.<sup>6</sup>

Lower levels of available, affordable, and adequate housing

+

Higher levels of incoming refugees

=

A need to reconsider the challenges and potential solutions for resettling refugees in the U.S.

## Observed Refugee Resettlement Challenges

### EMM Affiliate Sites

- Difficulty finding available and affordable housing
- Tenants' ability to pay rent on time
- Apartment maintenance or upkeep
- Refugee transportation needs
- Overcoming cultural barriers

### 'Willing' Landlords

- Language barriers with tenants
- Tenants' misunderstanding about how or inability to pay rent after assistance ends
- Need more comprehensive orientations and education for tenants on a wider scope of topics

### Affordable Housing Stakeholders

- Lack of federal tenant protections / standards for eviction
- Lack of resettlement-specific financial resources
- Lack of funding for programs that aid low-income individuals
  - Affordable housing programs
  - Rental assistance programs

### Tenants Who Are Refugees

- Poor housing quality / landlord unresponsiveness
- Unanswered questions following cultural orientations
- Negative impacts from food stamps or other aid being reduced or ending
- Difficult transition from receiving financial assistance to becoming self-sufficient

## What's Working?

### EMM Affiliate Sites

- ▶ Funding levels of the Afghan influx
- ▶ Guaranteed financial assistance to attract more 'willing' landlords
- ▶ Relationship-building with 'willing' and potentially 'willing' landlords

### 'Willing' Landlords

- ▶ Guaranteed financial assistance
- ▶ Case worker involvement and availability of interpreters
- ▶ Spreading the word about the goal or mission of refugee resettlement

### Affordable Housing Stakeholders

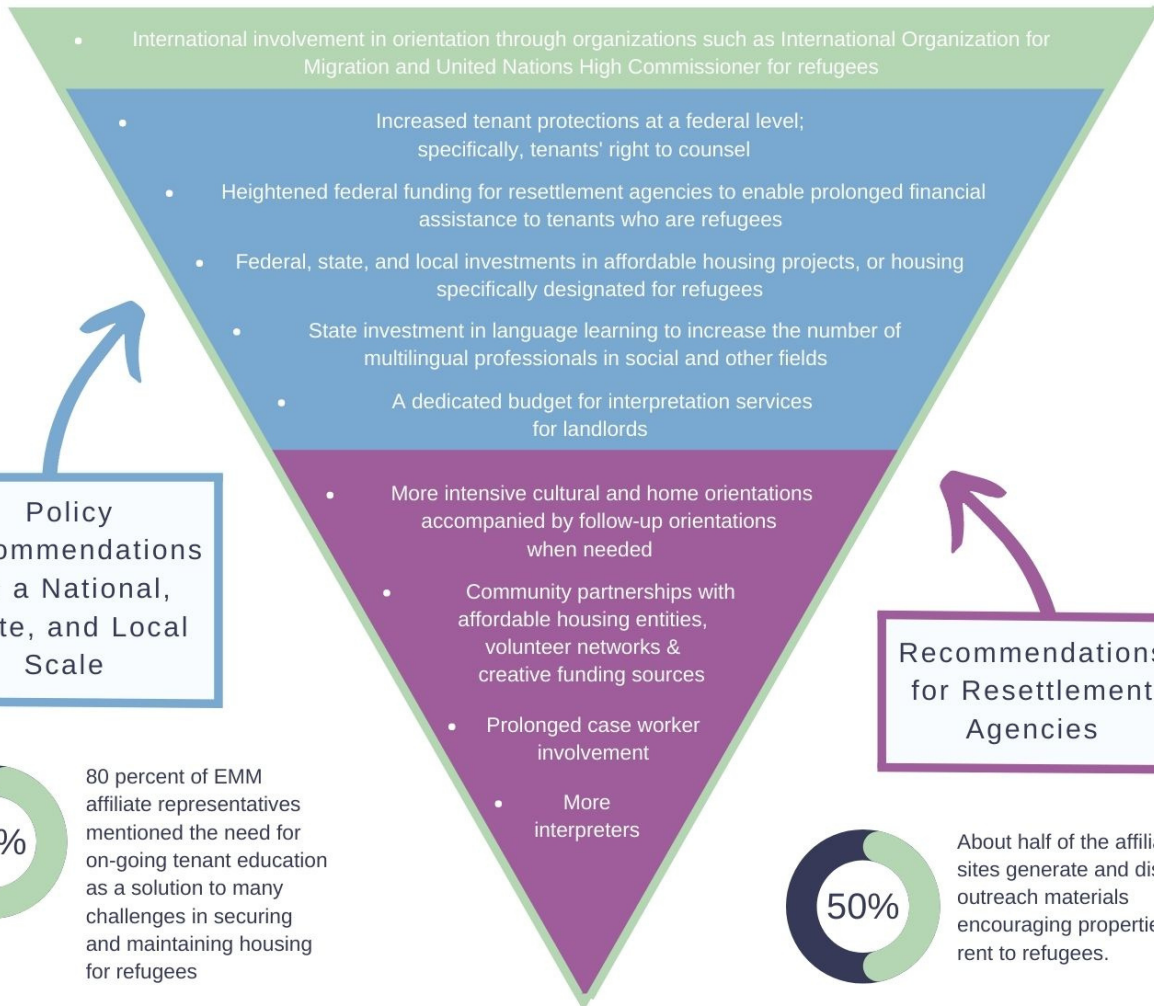
- ▶ Tenant Protections
- ▶ Innovative community-based solutions

### Tenants Who Are Refugees

- ▶ Intensive home and cultural orientations
- ▶ Prolonged financial assistance

## What's Needed?

International Recommendations



Policy Recommendations on a National, State, and Local Scale

Recommendations for Resettlement Agencies



80 percent of EMM affiliate representatives mentioned the need for on-going tenant education as a solution to many challenges in securing and maintaining housing for refugees



About half of the affiliate sites generate and distribute outreach materials encouraging properties to rent to refugees.

# Introduction

Multiple challenges exist for securing sustainable housing solutions for newly arriving refugees as they resettle in the United States. This needs study, conducted by Bridge Refugee Services (“Bridge”) and ThreeCubed, aims to assess the challenges associated with refugee access to affordable and adequate housing in the Knoxville and Chattanooga areas of Tennessee.

To achieve this goal, Bridge and ThreeCubed designed and then administered semi-structured interviews to four distinct groups to gain multiple perspectives on refugee housing:

1. *Episcopal Migration Ministries Affiliate Sites*
2. *Affordable Housing Stakeholders*
3. *'Willing' Landlords*
4. *Tenants who are Refugees*

It should be noted that while these interviews contributed to a multidimensional understanding of challenges and potential solutions experienced when resettling refugees, the experiences of those interviewed cannot be generalized to all stakeholders, landlords, or refugees. Given the spectrum of geographic, political, and social landscapes across the country as well as the small sample of individuals that participated in this project, the primary goal was to better understand the challenges many of them face and solutions that have been found or are still needed.

## Why Assess Refugee Access to Affordable & Adequate Housing?



*The United States at large is witnessing an extreme housing crisis, and the effects are exacerbated among groups of people with less general access to resources or who need the most assistance.*



*The influx of refugees following the U.S. withdrawal of military forces in Afghanistan has prompted unprecedented collaboration in an effort to aid in Afghan resettlement, and highlighted potential areas for growth in refugee resettlement at large.*



*There are always opportunities to learn from others in our networks and the people we serve to improve our work and advance transformative change.*

### Episcopal Migration Ministries

Episcopal Migration Ministries (EMM) is a ministry of The Episcopal Church. EMM was formally established in the 1980s, and, in partnership with its network of affiliates, is one of only nine national agencies through which all refugees enter the United States. EMM has 11 affiliate offices across the nation <sup>1</sup>.



# Problem Statement & Background

## The Housing Crisis

The average monthly rent in the U.S. has increased dramatically over the past decade, with a particularly high increase in the last year or so. In 2021, monthly rent rose an average of 14% in the United States' 50 largest cities<sup>2</sup>. Because of increases in mortgage rates and the general cost of buying a house, more people are turning to the rental market. This heightened demand has driven increases in rent across the U.S.

*Nationally, the average rent has increased 15.2% between January 2021 and January 2022.<sup>3</sup>*

A key element of the housing crisis and why rents are rising is the general lack of housing. One estimate reports the U.S. being 3 million homes short of the demand from hopeful homeowners<sup>4</sup>. When considering affordable rental housing, the unmet demand is even larger. Extremely low-income renters face a shortage of available and affordable homes in every state and major metropolitan area<sup>5</sup>.

*Only 36 affordable and available rental homes exist for every 100 extremely low-income renter households<sup>5</sup>*



## An Unprecedented Amount of Help Needed

Since the U.S. withdrawal of military forces from Afghanistan in August, 2021, the U.S. has evacuated over 76,000 Afghan nationals to the U.S.<sup>6</sup> The large number of refugees needing assistance has sparked coalitions of nonprofits, local businesses, interfaith organizations, and others joining together to help find housing, employment, and educational opportunities to assist the incoming Afghans<sup>6</sup>.

The large numbers of incoming refugees has exacerbated issues many of these organizations already were witnessing, including but not limited to insufficient funding, a lack of affordable and available housing, and an increasingly competitive job market.



*The difference now with the Afghan situation is the volume of clients coming every day. Before, we would get 400-500 new clients in 12 months. Now, we have 1000 new clients in 3 months. We can call it a shortage, but it's more just how soon something can be available if we have over 100 refugees coming every week.*

# EMM Affiliate Interviews

**BRS and ThreeCubed interviewed representatives from 10 of the 11 EMM affiliate sites, all of which reported working directly with landlords on affordable housing issues. The affiliate sites are located in various locations across the U.S., aiding in analyzing refugee housing on a national level:**

*Knoxville, Tennessee • Chattanooga, Tennessee • Austin, Texas • Tucson, Arizona • New Haven, Connecticut • Boise, Idaho  
Minneapolis, Minnesota • New Bern, North Carolina • Auburn, Washington • Syracuse, New York • Houston, Texas*

The affiliate representatives interviewed offered an incredible amount of historical knowledge having, on average, 20 years of experience working with refugees or on refugee issues; with one individual working in this field for over 40 years. The representatives work with owners and managers across housing types, from large multi-family properties to single-family homes. While some of the issues highlighted relate directly to building and sustaining long-lasting relationships with local landlords, others relate to conditions for resettlement success amidst a shortage of 'willing' landlords and affordable housing. The EMM affiliate interviews highlighted four main themes:

1. *The Importance of Relationship Building*
2. *Financial Assistance is Vital*
3. *Lessons Learned while Resettling Afghans*
4. *The Need for Federal Support*

## 1. The Importance of Relationship Building

Of the nine representatives asked about motivations to rent to refugees, eight described relationship-building between the resettlement agency and landlords as a key influencing factor. An open line of communication and trust with the organization were both cited as vital in sustaining relationships with landlords, as was providing support to landlords. Affiliate sites provide support to landlords and tenants in a number of ways, but overwhelmingly through:

-  *Cultural orientation*
-  *Interpretation Services*
-  *Financial Assistance*
-  *Ongoing Case Management*

Given the nature of these relationships, these organizations often serve as intermediaries in any conflict resolution, and establishing communication and trust with both refugee tenants and landlords enables all parties to feel supported.



*We make sure we are there for clients, but landlords as well. We want to maintain relationships with these landlords so they work with our clients in the future.*

*Because of the trust relationship, even if the family is going through a difficult time or struggling with maintaining a job, landlords know these families are not alone and won't face these issues themselves.*

*By virtue of our relationship with families, if people have challenges, they come to us and ask for help. If the landlords are experiencing challenges they come back to us as well, and we resolve those issues as they come.*

*The trust relationship is key for all affiliate agencies. Once you work with a landlord you have to keep communication. If there isn't enough communication from the agency, the landlords will feel that they cannot keep up with the process. A lot of things are difficult with a language barrier. If they can keep up with communication, it'll be a win-win solution.*

*Housing is a relationship-based business. There is no legally binding document I can give a landlord that can guarantee that the payments will be done. Many times, a good reputation and good word come into play.*

## 2. Financial Assistance is Vital

A large way that both landlords and tenants feel supported and assured is through the organizations' ability to provide financial assistance when necessary. Of the eight affiliates asked about why landlords choose to rent to refugees, five referenced the importance of guaranteed financial assistance. Considering refugees often lack rental requirements such as rental history, proof of employment and income, and credit history, the financial assistance provided to refugees while they work towards becoming self-sufficient provides a sense of reassurance to landlords.

The need to fill apartments was cited as a prior motivation for landlords to rent to refugees, however, given the current state of the housing market, affiliates noted that the main concern of landlords now was the financial stability of their tenants. Outlining a rental plan and demonstrating financial assistance over the duration of several months has proved instrumental in securing more 'willing' landlords.

## 3. Lessons from Resettling Afghan Refugees

Various statements were made throughout the affiliate interviews addressing unique aspects of resettling Afghan refugees. The large number of Afghan refugees was accompanied by heightened funding, which several affiliate sites noted as instrumental in securing housing. Many affiliates expressed a desire for resettlement funding in general to remain at the same level as it has for Afghan resettlement, noting that while average rents have been climbing and housing has been increasingly unavailable, the federal support outside of resettling Afghans has remained the same.



*Even when we place people in housing and their budget isn't enough to cover the full amount of rent, we directly support them and communicate with the landlords on the amount that the government will provide and the remainder that the agency will provide for a certain period of time. So, it gives a lot of confidence to landlords.*

*Mostly it's about who can guarantee the money for the longest period of time. Your income has to be two-and-a-half times larger than the rent, which none of our clients have. They talk about stuff like that, and say stuff like we have to have a background check up front, but if you're persistent and talk about money the attitude changes.*

*Our clients don't have rental history or jobs, so why give it to a refugee over someone else who has a job and a rental history? The problem is not availability or affordability, it's kind of a risky investment for property management in general.*

*A key concern of landlords is how financially sustainable clients are. Being able to outline a rental plan that keeps people in their apartment for four months versus for six months is a big difference. Those six months say a lot about sustainability.*



*Now, people are more amenable to renting to our clients. Part of that is the amount of money available through our agency that covers the initial rent. This funding helps us overcome one of the main challenges in securing landlords. With this funding, we are able to demonstrate that 6 months of rent is able to be paid. That's a luxury compared to typical resettlement.*

*One thing that has changed with the Afghan arrival is the amount of money. But the market has changed as well.*

*The level of support that's been provided has been instrumental in finding housing. If that support goes back to old times with regular refugees, we're going to really struggle.*

*We've seen our average rent climb. The federal support outside of this Afghan explosion has not increased accordingly.*



## 4. The Need for Federal Support

The funding accompanying Afghan resettlement highlighted the efficacy of proven financial assistance in securing more 'willing' landlords. Affiliates cited the federal government as a source for sustained funding, but also highlighted other ways the federal government could step in and positively impact refugee resettlement in the United States. In addition to funding, some affiliates specifically noted the need for higher levels of cash assistance. Others touched on the potential for the government to operate as a type of co-signer for refugees needing housing, or the opportunities for refugee resettlement that could stem from investments in more affordable housing.



*When you bring refugees to the United States and want to provide them with housing there should be a document from the government or a national agency that guarantees payment. Then we could go and talk to landlords and say, "We can show you the document that proves payment will be paid. Rent would be paid on time. These clients have been vetted by the U.S. government."*

*We are working ourselves thin to convince apartment complexes to work with us. My wish is for some government national agency to be a cosigner or write a type of recommendation to help get apartments.*

*We've had several meetings with the county where we brought up adjusting the budget for rent assistance. The housing market prices have gone up, but the government has stuck with the same budget. We brought that to their attention more than once, but we couldn't get a promise about changing the budgets for these people.*

*It would be nice if the federal government worked with the state to build more affordable housing.*

*A single case with one person can only get \$385 from the government. We have to support that difference. This amount has been set for years. I remember when I started working in 2011, we were able to find something for \$400 for a single case. Then, the agency only had to come with the remaining \$25 or so. But the budget from the government has remained the same while the housing market changed. Even as a shared house you can't find something for that amount now.*

### Other Noted Challenges

- Difficulty finding available housing that is both affordable and adequate
- Cultural differences, and tenants' misunderstanding of how / when rent should be paid and elements of unit upkeep
- A lack of 'willing' landlords
- Not enough permanent housing available for the number of incoming Afghan refugees

### Potential Solutions

- Investment in affordable housing projects at a local, state, and national level
- Ongoing tenant education and cultural and home orientations
  - 80% of EMM representatives mentioned the need for on-going tenant education as a solution to many challenges in securing and maintaining housing for refugees.
- Generating and distributing outreach materials encouraging properties to rent to refugees
- Heightened funding and federal involvement to guarantee financial assistance for a certain period of time
- Use of community partners for temporary housing while refugees await permanent housing availability
  - AirBnB, hotels, churches, and community volunteers

# Stakeholder Interviews

Bridge and ThreeCubed interviewed five affordable housing stakeholders that aided in expanding the knowledge on refugee access to affordable and adequate housing on both a national and regional scale:

*The National Low Income Housing Coalition • Welcome.US • Welcome House Knoxville  
Welcome House Raleigh • Onondaga County Health Department*

These interviews shared some commonalities with the EMM interviews, emphasizing the importance of relationship-building to secure refugee housing and reiterating the unique challenges and benefits accompanying the Afghan influx. The stakeholder interviews developed two additional main themes:




1. *Necessary Tenant Protections*
2. *Innovative Community-Based Solutions*

## 1. Necessary Tenant Protections

Given this assessment seeks to evaluate refugees' access to both affordable and adequate housing, the quality of housing secured for refugees and knowledge of their rights as tenants are critical components of the issue. The stakeholder interviews placed particular emphasis on the importance of tenant representation and protections. Tenant protections are necessary for discouraging landlords from capitalizing on the desperation many people face when trying to secure affordable housing.

The stakeholders' perspective also widened the scope of the kind of support that is needed to support refugee resettlement, suggesting that the housing crisis may be more of an effect of lacking federal protections and programs rather than a general lack of affordable housing.

### Noteworthy Suggestions

-  Education for refugees about tenant rights
-  Federal standards for eviction and right to counsel for tenants
-  Federal funding allocated towards rental assistance and affordable housing programs



*Oftentimes low-income people don't have a lot of options because the housing crisis is so bad. It's not easy for them to just move to a new place, so they tend to live in places with poor conditions and can face retaliation from landlords if they were to raise issues.*

*There aren't any standards at the federal level surrounding eviction. It depends on state and local laws.*

*In some places like New York, they now have the right to counsel, where the city or state will provide households with an attorney when they need to go to eviction court. Without right to counsel or legal aid funds, renters very rarely have attorneys with them and landlords do. This means that it's hard for them to mount a defense to stay in their home. A lot of renters, knowing they don't have an attorney, will leave the home before an eviction. So, having an attorney means renters can have fairer outcomes. In the case of New York, there are a lot fewer evictions now than there were before the right to counsel. The attorneys are able to work out arrangements with the landlord to fix any problems that arise. It's a really important and basic renter protection needed that most renters don't have.*

*Starting in the 1980s, [low-income] programs were cut drastically and we were never able to regain the footing to fund these programs. These programs are things like rental assistance programs- where you have 30% of a tenant's income going towards rent and the government paying the rest. Or, programs that build affordable houses like the National Housing Trust Fund.*

*To increase access for newly arriving refugees we have a short-term solution and a longer-term solution. In the short term, Congress can continue to provide resources for housing refugees. People here are on the waiting list for years, and that doesn't work for refugees. We need to have specific resettlement resources and a greater protection for refugee tenants at the federal level.*

## 2. Innovative Community Based Solutions

The stakeholder interviews made clear that community-based solutions and efforts have proven successful in resettling and supporting refugees in a variety of ways. Collaboration between local organizations have helped facilitate many solutions to a lack of available housing or other challenges highlighted by EMM affiliates. While EMM affiliates mainly emphasized the importance of relationship-building between Bridge and landlords, the stakeholders elaborated on the importance of relationship-building between resettlement agencies and other community partners. Co-sponsorship and community collaboration was referenced as key factors in broadening the resources for refugee resettlement.



*The reality is that this whole thing is relationship based. Because there is no state mechanism that makes this happen or gives incentive to municipalities, it is the work of one community at a time that can make this happen.*

*A few years back we had high numbers of families coming into the community and there was a community-wide effort made up of healthcare partners and health department housing partners where we were trying to figure out how to communicate with one another and keep track of the movement of families in our communities. There's a high likelihood that families with children under 6 will move within a year or so, and we were losing track of where these families were and different aspects of who these families and children were. One of the main solutions we've used to keep track of all the families and children is creating a OneDrive document with information about every incoming family. That spreadsheet includes things like who the head of the household is, the case worker associated with the family, native language, stuff like that. Inter-agency agreements allow access to different agencies.*

*An example of co-sponsorship is where the resettlement agency can partner with local (or national) nonprofits that help with resettlement. For example, The Lions Club will partner with a refugee agency and they will work to assign groups of people under these qualifications to support these families in these ways. The resettlement agencies will share costs/funds/grants with the groups and will match grants and it ends up being a support option for much more; getting more church groups and others in the community involved.*

## Additional Community-Based Solutions Mentioned

- A group of churches or faith organizations could serve as a mortgage lender. They could provide the down payment; the refugees would have to pay it back.
- Fixing run-down or abandoned road-side motels to increase housing options, also could increase quality of life as the refugees prefer having community areas.
- 6 years ago, we opened the first Welcome House. This model helps avoid the costs of a hotel, and so this was an affordable and hospitable way to provide housing while waiting for permanent housing.

### Welcome Houses

Welcome Houses can be used as a form of temporary housing for refugees waiting for permanent housing to become available. Welcome Houses are typically multifamily homes that offer free or affordable housing for the period of time needed. In addition to refugees, Welcome Houses have been used to support and house individuals who are homeless or victims of domestic violence seeking relocation.

# 'Willing' Landlord Interviews

Five 'willing' landlord interviews were conducted with three landlords local to Knoxville and two local to Chattanooga. These landlords provided a more comprehensive perspective on the importance of case workers and interpreters in facilitating an open line of communication and trust between landlords and tenants. Additionally, they supplied a pragmatic view of what is needed to maintain healthy relationships between Bridge and tenants. There were four key themes consistent throughout the 'willing' landlord interviews:

1. *A Desire to Help*
2. *Accommodating Refugees as Tenants*
3. *Importance of Case Workers and Interpreters*
4. *Barriers to Gaining More 'Willing' Landlords*

## 1. A Desire to Help

All of the landlords interviewed noted an underlying desire to help refugees as a factor in their deciding to rent to refugees. Regardless of how they were introduced to renting to refugees, all of the landlords interviewed empathized with the mission of refugee resettlement agencies. Additionally, one landlord reported they had also migrated from another country and touched on the aspect of wanting to help others in a similar situation.



*About 10 years ago, I received a 'cold call' from Bridge asking if I would be interested in helping to house refugees. I agreed because I knew there was a need at the time to house refugees in Knoxville.*

*There is an unwritten rule that we help each other out.*

*For me, personally, I am motivated to provide housing to refugees because everyone deserves a clean and safe place to live regardless of refugee status.*

*At that time many of the refugees were coming from Africa. Personally, I was very interested and wanted to do it; especially after learning what many of the people [refugees] had gone through.*

*Refugees are a unique population; they are displaced in a foreign place. This unique need struck a chord with me and I have since developed a passion for refugees in particular.*

## 2. Accommodating Refugees as Tenants

All of the landlords also explained some level of accommodations they provided refugees as tenants. Whether this be offering a lease at a discounted rate, assisting in the education and home orientation side of things, or refraining from taking drastic measures to address challenges, all of the interviewed landlords described some action they had taken to assist refugees in adjusting to their new homes or making the process a bit easier for them. Some landlords specifically mentioned awareness of the financial restraints of Bridge and their efforts to mitigate such issues.



*The lease / rental agreement process is different from other tenants: instead of a one-year lease, the lease is six months, and I offer a discounted rate to meet the constraints of Bridge.*

*Evictions don't happen very often. I try to work with them, and because the properties are privately owned, I can wait for rent if it is late.*

*I always try to make time- shut the door and sit down with them. [If no interpreter] I will use google translator and will type back and forth to prevent any miscommunication. If I send a renewal lease, I'll write up a cover letter and will use 'Google Translate'. Even though they will need an interpreter for the full lease, at least they have something to read in their language.*

### 3. Importance of Case Workers and Interpreters

Four of the five landlord interviews brought up the importance of case workers in facilitating a smooth process of refugee tenancy. Additionally, the prolonged availability of a case worker or interpreter seemed to directly impact some landlords' overall experience renting to refugees. Communication between resettlement agencies and landlords to clearly divide responsibilities seemed helpful in creating a system of accountability for all parties involved. Intentionally walking through responsibilities for both landlords and resettlement agencies prior to a refugee's move-in date is recommended to remedy any confusion or frustration surrounding unresolved conflict or unhandled complaints. Additionally, an open line of communication and the possibility for landlords to follow-up on unresolved issues is emphasized as a necessity.



*There was a list that Bridge and I partnered on for orienting the new renters to the home, such as: don't cut directly on the butcher block, shut-off valve locations for the water. We also agreed on how to curb small issues as they come up.*

*Language barriers are the biggest challenge, and always trying to schedule an interpreter and trying to be careful of cultural differences; trying to make sure you're not insulting anyone, even with body language.*

*Bridge does all the initial cultural orientation and education on bus systems and day-to-day life here. My staff and I will mostly deal with maintenance issues; like education or dealing with problems with the thermostat or about the AC and heating system.*

*There should be more cultural orientation when refugees first arrive and after they move in. There also needs to be more cultural orientation around feminine hygiene products and their disposal.*

### 4. Barriers to Gaining More 'Willing' Landlords



On the subject of gaining more 'willing' landlords, several landlords cited Bridge's guarantee of financial assistance would likely be a deciding factor in others' decisions to rent to refugees, a few noting that it influenced their own decision as well. Some landlords suggested a longer period of guaranteed financial assistance would be effective in acquiring more 'willing' landlords. Others mentioned that a 6-month lease may deter some potential 'willing' landlords, suggesting a 12-month lease may be more effective.



*With apartments being really scarce, there is not as much of an incentive to rent to refugees. It's not enough just to like refugees*

*Most landlords are only concerned about the bottom line and don't want the headache of a 6-month lease. There are no background checks or social security numbers; just a blank piece of paper. IF they are going to take the risk they want to be compensated. They would rather use Section 8 where they can have a one-year lease and someone else can be held responsible for the unit and there are resources to recoup losses. With Section 8 they can get a one year lease and charge \$1,000/month. With Bridge, they get a 6-month lease and maybe \$800. Chattanooga rental value is insane.*

### Noteworthy Suggestions

-  Heightened funding that could guarantee financial assistance for a year, rather than six months
-  Longer periods of home and cultural orientations addressing a wider scope of topics

# Refugee Tenant Interviews

Nine refugee tenant interviews were conducted in Knoxville with the aid of interpreters. There were four male and five female participants, though oftentimes there was an additional family member on the phone as well that participated in the interview. Interpreters were needed for the following languages:

Swahili • Kinyarwanda • Dari

These interviews helped broaden this study's understanding of refugee access to affordable and adequate housing in the ways most relevant to refugees. These interviews mirrored some of the remarks from the 'willing' landlord interviews, expressing a deep desire for more intensive case worker involvement and prolonged support from Bridge. Four themes emerged as prominent topics for tenants who were refugees:

1. *Employment*
2. *Reliance on Financial Assistance*
3. *Quality of Permanent Housing*
4. *Prolonged Case Worker Involvement*

It should be noted that many of the tenants appeared to find it difficult to answer questions asking about their needs or ways their circumstances could be improved; suggesting the interview questions were not appropriate for certain cultures. In addition, several tenants were apologetic if they did express a concern or offer a suggestion.

## 1. Employment

When asked about difficulties paying rent, two of the nine refugees interviewed brought up concerns about employment, or a lack thereof, impacting their ability to pay for rent or utilities without financial assistance. In addition to these two responses, employment was also referred to multiple times by tenants in that they were seeking work that made more money so they could afford their rent and other bills. Employment is a hallmark of self-sufficiency, but with rising costs of living across the U.S., higher levels of income are necessary to afford basic living costs such as rent and utilities. Higher levels of funding to supplement job training could contribute to higher-income jobs that could help with this problem.

## 2. Reliance on Financial Assistance

The interviews with tenants further emphasized how important financial assistance truly is. Many tenants mentioned how instrumental Bridge's financial assistance was in allowing them to focus on finding employment and becoming self-sufficient. Tenants often spoke of this financial assistance as a source of comfort and assurance of continued support and aid.

— “ —

*I wasn't working and I worried about how to pay. Anytime the help stops I have to pay on my own but I can't find child care.*

*Only my husband is working. That's it. After 2-3 months that may be okay for paying rent or utilities.*

*I had to leave and get another job, as [my old job] was not enough money.*

— “ —

*So when we came here we were put in a 3-bedroom house with a bathroom and a kitchen and everything. Bridge told us they were going to help us pay for rent for three months, and there was some other money they would give us in case we don't get jobs, and they would still help us.*

*They help me a lot with paying rent, utility bills, and any other cost of living. The first time was confusing, but Bridge is still helping me and until I get a job, I don't have to worry.*

Though the benefits of financial assistance were apparent, the transition from receiving financial assistance to become self-sufficient posed various difficulties for the interviewed tenants. Many requested a prolonged period of assistance, expressing that the amount of time they received financial assistance was not long enough for them to become self-sufficient. Additionally, refugees frequently noted that other types of aid being cut, like food stamps, severely worsened their financial health and ability to afford paying rent and other bills on time.

### 3. Quality of Permanent Housing

All refugees interviewed were incredibly thankful for permanent housing in general, as most were initially placed in temporary housing.

Though grateful for permanent housing, some of the tenants made statements surrounding the quality of their permanent housing, even though EMM representatives often conduct a safety check-list prior to move-in to ensure refugees' permanent housing meets a livable standard.

Observed complaints with housing quality often related to issues of unit maintenance. Similar to topics brought up during the 'willing' landlord interviews, some of the issues tenants experience with housing are not the resettlement agency's responsibility. Rather, they are a landlord's duties. Clearly communicating and dividing responsibilities may aid in landlord responsiveness to refugee tenants' complaints, as they will be more aware of their expected role in supporting the tenant.

In instances where the landlord is refusing to fix issues that need tending to, communication with refugee tenants about strategies for handling unsafe or unhealthy living situations may be needed.

— “ —

*Rent and utilities are tough situations because until now Bridge was helping us. Thank you for that. But, we still have some difficulties paying for that. [If they could] continue for two to three more months, we think it will be better.*

— “ —

*Everything is better than temporary. This feels good, because it feels like home.*

*We were really happy and had to move three times before the permanent place. It was really hard to live in temporary places. So, when we moved to a permanent place we felt like it was our home and we were really happy.*

— “ —

*Fixing what needs to be fixed would make it better.*

*We told the landlord our heater is not working well, but they never fixed it and then sold the apartments and the new people didn't fix it either.*

## 4. Prolonged Case Worker Involvement

Similar to sentiments from EMM affiliates and ‘willing’ landlords, refugee tenants expressed deep thanks for the assistance of case workers, interpreters, and services like cultural and home orientations. Orientations surrounding equipment in the home and how to pay for bills proved to be incredibly helpful for refugee tenants.

While some refugees felt deeply supported by orientations, others expressed a desire for more intensive case worker involvement over a longer period of time. Some shared a general level of confusion surrounding things such as using the bus or paying for bills. Orientations are undoubtedly a vital aspect of both cultural and home acclimation. Follow-up visitations and frequent communication on a case-by-case basis would assist refugees who still had questions following the initial orientations provided.

— “ —

*Cooking on the stove was confusing, but I learned how to use it with the case worker. The case worker showed me everything.*

*We already learned how to pay rent and bills, our case worker showed us that.*

*The orientation was most important to me. On how to live here.*

— “ —

*Our case manager showed us how to pay for rent and KUB bills, but it was still confusing. When we tried to use our phone to do these things it did not work.*

*The only thing I would say that was difficult was how to use the bus. The bus system has been so confusing to me and we don't know how to use it well.*

*When the case worker left we didn't know what to do, and there was so much confusion left behind. Make sure you give the new clients what they need - if they are confused about what is this and what is that. Also teach us how to pay hospital bills because we know it is dangerous if you don't pay that.*

### Noted Challenges

- Unanswered questions following orientations
- Needing a longer period of financial assistance
- Complaints about the quality of permanent housing

### Potential Solutions

- Prolonged periods of cultural and home orientations, accompanied by follow-up orientations if needed
- Heightened funding to provide more financial assistance over a longer period of time
- Periodic home visits with refugee clients to ensure the property is up to a general standard of cleanliness and check in about landlord responsiveness



# Mapping the Refugee Housing Landscape in East Tennessee

To better understand the opportunities in affordable housing for refugees in East Tennessee, properties where refugees are currently housed were mapped along with the remaining housing properties that offer affordable housing.

The first map below shows individual families or households currently served by Bridge. The color-coded circles indicate the breadth of languages and combinations of languages spoken in these homes. While most households are concentrated in and near Knoxville, a smaller cluster live westward. A few isolated households also appear in adjacent counties – it is likely these homes are farther removed from services and transportation.

The inset at the bottom right shows a zoomed in version of the Knoxville area for greater clarity. Here we can see many families living at the same address/apartment building and speaking many different languages, as indicated by concentric circles of differing colors.

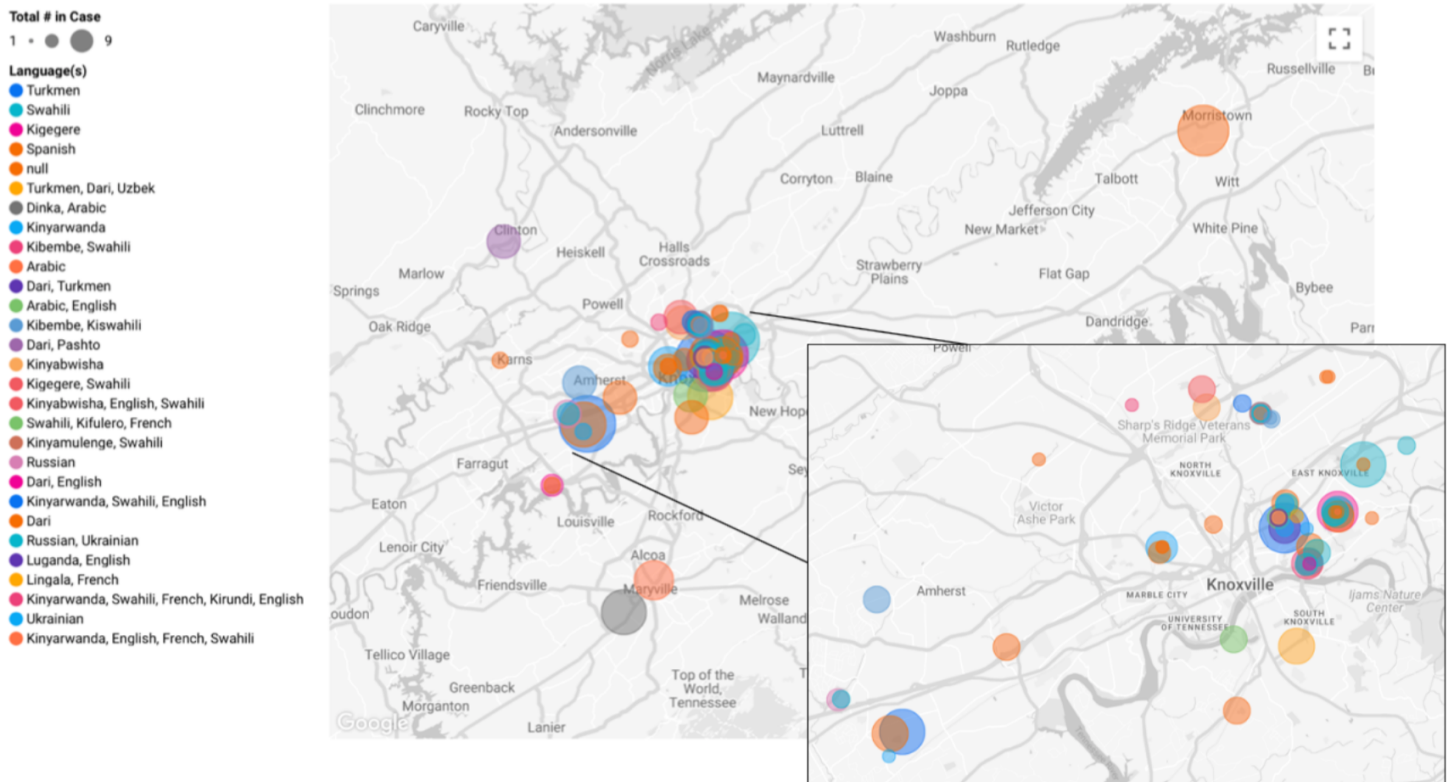


Figure 1: Map of Bridge Client Households Color-Coded by Languages Spoken

The next two maps combine households living at the same address or apartment complex into a single dot on the map and show 1) the entire region where Bridge clients live and 2) a version showing the immediate Knoxville area. Because multiple households are now combined into one circle in some cases, we see as many as five languages being spoken in one building.

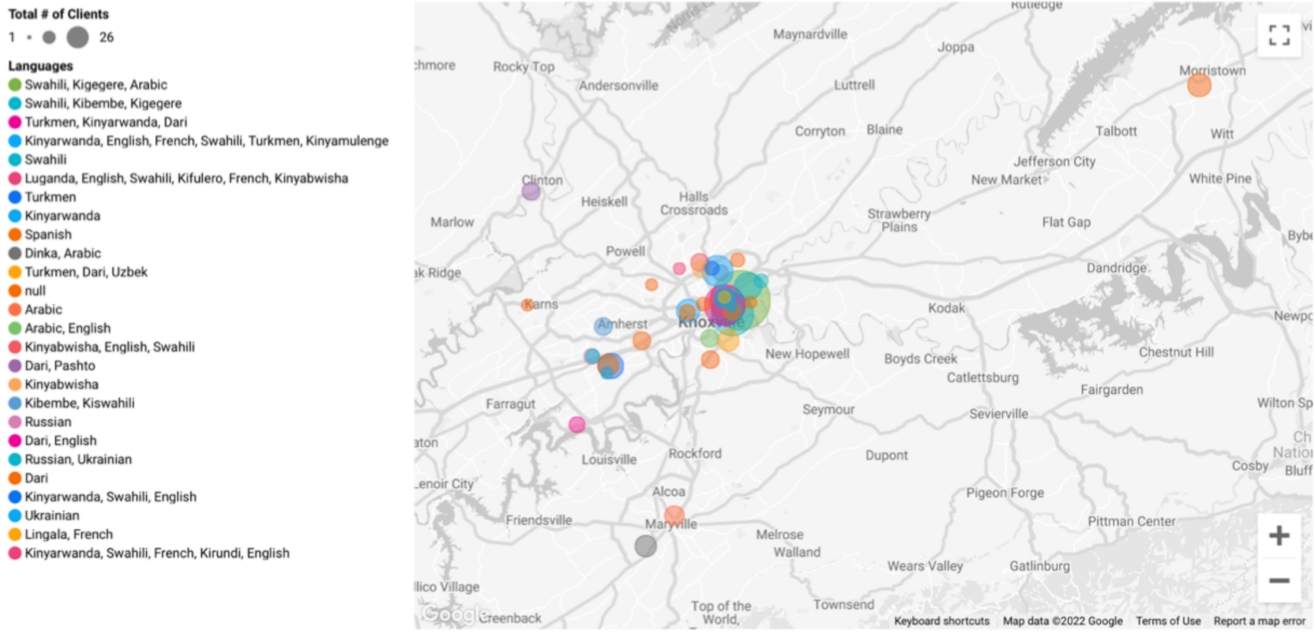


Figure 2: Map of Buildings where Bridge Clients Live, Color-Coded by Languages Spoken

Zooming in closer to Knoxville again provides more clarity. Here we see a large number of clients in East Knoxville, indicated by both the number and size of the circles. While East Knoxville is served by KAT, the farther a person lives from downtown, typically the less well connected the transportation system is. Economic efforts are ongoing in East Knoxville, but a lack of opportunities and food access may still affect this area.

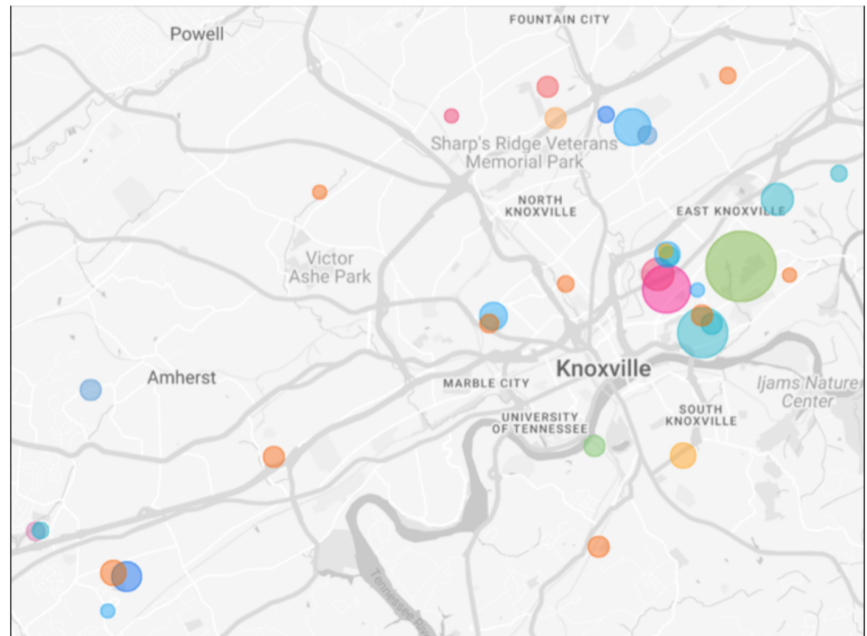


Figure 3: Inset of Figure 2 Showing Knoxville Area

Lastly, the two maps below show the locations of affordable housing in Knoxville, TN. While not all properties may be available or appropriate for refugees, the mapping aims to provide potential opportunities for securing housing for refugees not currently accessed.

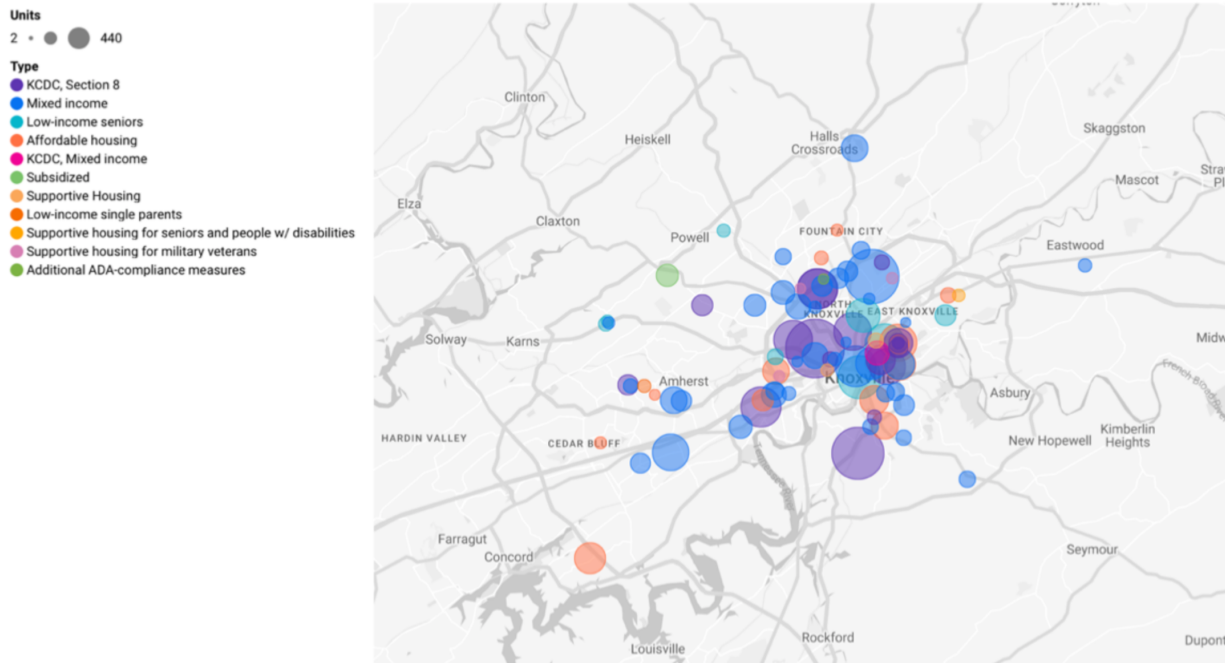


Figure 4: Locations of Affordable Housing in Knoxville, TN

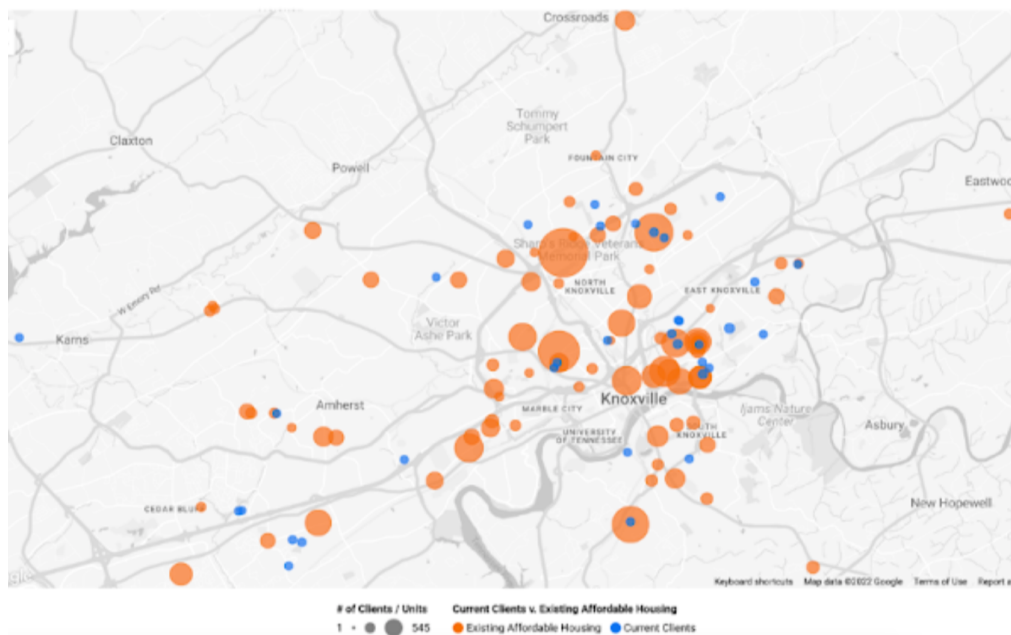


Figure 5: Locations of Bridge Clients Compared to Affordable Housing in Knoxville, TN

# Conclusion

Though all of the interviews provided distinct perspectives on the topic of refugee access to safe and affordable housing, there were five underlying themes that came up across the EMM affiliate, stakeholder, ‘willing’ landlord, and tenant interviews.

## *1. Financial assistance is a critical factor in securing and maintaining housing*

From the perspectives of both EMM representatives and ‘willing’ landlords, financial assistance proved vital to the initial securing of housing for refugees. Refugees’ lack of rental requirements makes them less ideal candidates than most in the eyes of many landlords, and proof of guaranteed payment over the span of several months has been able to sway many property owners and convince them to rent to refugees. From the perspective of tenants, financial assistance serves as a type of relief, and opportunity for them to prioritize acclimating to a new home and culture without being concerned about rent and utility payments for the first few months. An area for improvement regarding financial assistance is extending the amount of time Bridge and other resettlement agencies can guarantee payment. Solutions suggested for this include expanding federal funding to broaden Bridge’s ability to assist their clients for longer periods of time.

## *2. Federal funding and general federal support are key for expanding refugee resettlement*

Federal funding and policy change were cited as a potential space for positive change regarding many of the issues addressed by EMM representatives, stakeholders, landlords, and tenants. In order to sufficiently support refugees, the cash and rental assistance budget needs to be heightened dramatically. The current budget has remained relatively unchanged for years, while the average cost of living and housing market have continued to increase. A federal guarantee of assistance for at least a year was believed by both EMM representatives and landlords to be a way to widen the pool of ‘willing’ landlords nationwide. The federal, state, and local government can also play a role in investing in affordable housing projects, or housing specifically designated for refugees. Furthermore, federal policy surrounding tenant protections holds the potential to significantly decrease the number of unjust evictions and increase landlord accountability regarding providing adequate and safe housing conditions.

Heightened funding for refugee resettlement agencies can also aid in the hiring of more staff members, which would allow Bridge and other resettlement agencies to create positions specific to housing, including but not limited to a position specifically designated for following-up with refugee tenants to remedy any issues or questions surrounding their housing, and a position specific to landlord outreach.

## *3. Community engagement and innovative partnerships lead to creative solutions*

From EMM’s partnership with AirBnB to volunteers ensuring a dwelling meets the criteria of an adequate living space prior to refugees’ move-in date, community engagement and support were repeatedly cited as a core element of resettlement success. Community engagement also aids in spreading the word and mission of resettlement agencies, and can help in disarming negative or false stereotypes surrounding renting to refugees. This theme embodies the necessity of collaboration and open communication in resettling refugees in permanent homes.

#### *4. Case workers, interpreters, and orientations are vital*

These resources play an important role in helping refugees adjust to things they may be unfamiliar with, including but not limited to: education on household appliances, transportation within the city and to places of employment, methods of paying rent and utilities, sufficient knowledge of the surrounding area and community, how to submit a maintenance request, and general tenant expectations regarding unit upkeep and responsibilities. Multiple landlords and tenants expressed a desire for prolonged case worker involvement, and feeling that more education and assistance was needed regarding aforementioned topics and others.

In instances where possible, refugee clients should also be urged to develop language as a practical and professional opportunity, as they could potentially become interpreters for future use and expand the number of interpreters available and with resettlement-specific experience. Resettlement agencies should consider building the capacity for programs to assist refugees in becoming professionals in that area.

Orientations should also be viewed as a process that can start prior to refugees' arrival in the United States. International organizations such as the International Organization for Migration (IOM) and the United Nations High Commissioner for Refugees (UNHCR) are urged to develop orientation tools that can be implemented prior to refugees' arrival to aid in broadening the amount of information provided to refugees and accelerate their integration.

#### *5. COVID-19 Considerations*

Though the COVID-19 pandemic was not a major focal point of this study, it should be noted that elements of the pandemic proved to further highlight particular barriers and restraints of many resettlement agencies. The availability of working remotely for many jobs was cited by some EMM representatives to place additional demands on the housing market, as many people began moving to cities they wished to reside in without the concern of staying close to the location of their work. Additionally, the eviction moratorium put in place during the pandemic contributed to less available housing, with EMM representatives reporting that landlords who typically had availability did not have any unoccupied units.

COVID-19 was also mentioned as a source for heightened staff burnout at resettlement agencies. As mentioned throughout the study, securing housing is largely dependent on relationship-building and personal connections. EMM representatives reported it being much easier to deny the possibility of renting to refugees when the request was made over the phone or virtually.

Lower levels of available housing paired with heightened difficulty securing additional 'willing' landlords created an immense amount of pressure on resettlement agency staff and created a reliance upon new and creative methods of securing housing.

#### *6. The underlying desire to protect and provide for refugees*

All those interviewed demonstrate an underlying desire to protect and provide for refugees, advocating that everyone deserves a right to housing and a life of dignity, regardless of refugee status. A culture of empathy was observed across the network of those working to house refugees. Community engagement, personal connections, and prior experience in the field of refugee-work all seemed to heighten the level of receptiveness among landlords, as they contributed to first-hand involvement and the advancement of meaningful access to affordable and adequate housing for refugees within the areas they serve and across the country.

# Next Steps for EMM

Though the experiences shared throughout this study are not generalizable, the continuity of themes across four different perspectives on refugee housing needs highlights several recommended next steps.

## **1. Heightened Funding for Resettlement Agencies**

It is highly recommended that EMM advocate for higher levels of federal funding towards resettlement agencies and refugee-specific resources. Higher levels of funding for resettlement agencies could aid in their ability to provide financial assistance for a longer period of time, which would help achieve the following goals:

- Secure more 'willing' landlords, especially those who desire a longer lease agreement
- Allow refugee tenants a smoother transition to self-sufficiency, accompanied by a longer period of time to find sustainable employment and locate resources necessary to their sustained employability, e.g. Childcare, remote work for members of the family that are unable to work in person, transportation to allow for travel to work
- Allow resettlement agencies to better fill the gap between cash assistance and the average cost of living in an increasingly expensive and high-demand housing market
- Enable resettlement agencies to create positions specifically designated for housing, such as housing coordinators and case workers specifically designated for follow-up visits

## **2. Increased Investment in Affordable Housing and Other Low-Income Programs**

EMM is encouraged to advocate for the investment in more affordable housing programs at a national, state, and local level, as well as policies that support and broaden the amount of resources available in low-income programs such as rent assistance. Additionally, EMM could seek out community partnerships that could aid in the creation of such programs and housing projects in the absence of governmental response. Increased investment in affordable housing and low-income programs would assist with the following goals:

- Remove some of the financial stress resettlement agencies have been enduring while trying to financially assist refugee tenants
- Create more favorable conditions for refugee tenants' self-sufficiency following the transition from financial assistance, as rent will be more affordable
- Broaden the pool of affordable housing to lessen some of the affordable housing demand. More affordable housing means less demand per unit, and contributes to a higher likelihood for securing more 'willing' landlords

## **3. Consider Adopting Mapping Tools**

Mapping tools similar to those used in this assessment could prove beneficial to EMM when trying to locate the distribution of affordable housing, identifying where communities of different nationalities predominantly reside, and examining future areas of a particular state or city that should be focused on for placing future clients.

# Next Steps for Bridge and Other Resettlement Agencies

## ***1. Continue to Enhance Housing and Cultural Orientations***

The efficacy of orientations was made apparent by EMM representatives, landlords, and refugees who are tenants. It is recommended that Bridge and other resettlement agencies enhance orientations to cover a wider range of topics, look into scheduling follow-up orientations when needed, and pursue the possibility of starting orientations before clients arrive in the United States. Enhanced orientations can help achieve the following goals:

- Remedy potential clients' confusion following initial home and cultural orientations
- Assist in creating a smoother transition to clients' self-sufficiency
- Allow for the development of personalized orientations on a case-by-case basis dependent on the level of orientation a family or individual needs, the location and features of their permanent housing and community, and level of prior knowledge of orientation topics

## ***2. Develop a Shared Responsibility Agreement with Landlords***

Bridge and other resettlement agencies are suggested to develop shared responsibility agreements, both with landlords and property managers who already house refugees and future 'willing' landlords. Shared responsibility agreements could achieve the following goals:

- Provide clarity to landlords about the division of accountability and responsibilities, and communicate the expectations for both resettlement agencies and landlords when assisting clients and providing solutions to any issues that may occur
- Heighten the level of landlord responsiveness to any unit maintenance concerns clients express, as landlord duties and responsibilities are clearly communicated prior to move-in

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The work presented in this report was directed and funded by the Episcopal Migration Ministries. We would like to acknowledge the contributions and leadership of EMM staff, Zoe Bayer and Claudia Carrette.

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We would like to acknowledge and thank the individuals at ten EMM affiliate sites for taking the time to complete our interview. We thank the many stakeholders that took the time to answer our many questions; Onondaga County Health Department (NY), the National Low Income Housing Coalition, Welcome House locations in Knoxville, TN, and Raleigh, NC, and Welcome US.

We thank the many property owners, managers and landlords for taking time out from caring for our neighbors to share their perspectives and advice with us.

Finally, we truly appreciate our local refugees and are grateful to those that shared their lived experiences with re-settlement and housing with us. Your stories are gifts.



## **EMM Affiliate Interview Questions**

1. To begin, can you please tell us about your role working for \_\_\_\_ or other past experiences where you have worked on affordable housing issues specific to refugees?

a. Do you now or have you ever worked directly with landlords on affordable housing issues? (Y/N)

[Questions for EMM interviews with sites/individuals that work directly with landlords]

2. We understand that there is a wide range of landlord types from large organizations that manage multiple properties to small single-family landlords. Can you please describe the type of landlords you typically work or interact with?

a. Do you now or have you ever worked directly with landlords "willing" to rent to newly arriving or established refugees? (Y/N)

3. In your experience working with landlords that are "willing" to rent to refugees, what are some reasons they might choose to rent to newly arriving refugees?

4. What seems to motivate landlords to continue to rent to refugees? (Prompts: requirements, altruistic, incentivized, etc.?)

5. [If not mentioned above] What might be some potential benefits to landlords who do rent to refugees?

6. For those landlords who are willing to rent to refugees, what unique challenges do they face?

a. How do you know about these challenges?

7. What are some of the solutions you or landlords have found to address some of the experienced challenges?

a. What are some solutions you have searched for, but cannot find?

b. What barriers exist to accessing those solutions (Prompt: lack of community support, financial support, etc.)

8. What types of support do you or others in your network provide to either landlords or refugees to help maintain housing?

9. What types of outreach materials, if any, do you/does your office use for engaging with landlords? Would you be willing to share those materials with us?

a. If outreach materials/resources are not used for landlord engagement, what materials or resources might be useful to you?

10. Overall, how hard is it to house refugees in the area(s) you serve?

11. What approaches, if any, have you used to engage with landlords that have historically not rented to refugees?

a. What approaches have worked with landlords?

b. How are you able to distinguish if an engagement strategy has worked? For example, what kind of follow-up do you do with them?

12. In your experience engaging with landlords who are NOT willing to rent to refugees, what are some reasons they give for NOT renting to refugees?

13. Do you find it challenging to maintain relationships with local landlords?

14. We would like to acknowledge the complex power dynamic that naturally exists between landlords and tenants. How do you / does your agency ensure landlords are following fair housing and other non-discrimination laws without putting your relationship with landlords and available housing for refugees at risk?

a. Can you tell us about any legal action you had to take against landlords and how that might have impacted refugee tenants?

15. Now, thinking more about the tenants, what are some engagement strategies used with refugees?

a. In what ways have refugees engaged with your team to find and maintain housing?

16. Do you work with volunteers or community sponsors that provide rental assistance or help find refugee housing?

a. If so, does this differ, if at all, to when your office finds a client's housing directly?

17. How has the COVID-19 pandemic impacted your ability or approach to finding housing for refugees, especially with increased arrivals during the past year? Can you share some challenges and solutions that worked specifically during the pandemic?

18. [If works with 'willing' landlords] Could you provide the names of at least three 'willing' landlords who rent to refugees that we can contact and ask for an interview?

### ***Stakeholder Interview Questions***

1. Thinking about your work in (affordable housing, healthy housing, housing rights, etc.), do you have any insights on the challenges or solutions for improving access to affordable and adequate housing for newly arriving refugees or for renting to refugees in general?

a. If yes, can you tell us a little about your experiences or share insights about the primary challenges landlords/tenants face? Are there examples you can share with us?

b. If yes, can you tell us about your experiences or share insights about the primary solutions for some of those previously mentioned challenges? Are there examples you can share with us?

2. What types of support, if any, do you or others in your network provide to property owners, landlords, or refugees for developing and maintaining affordable and adequate housing in your area?

3. In your opinion, what are the most important government policies, provisions, or protections related to affordable housing?

4. What other important information can you share that might help improve access to affordable and adequate housing for newly arriving or established refugees?

### ***'Willing' Landlord Interview Questions***

1. To begin, can you please describe the type(s) of [property/properties] you rent?

2. Can you share with us how you/your company started renting to refugees and what motivated you/your company to do so?

3. Would you mind sharing some positive experiences you have had while renting to refugees?

4. Can you describe some of the unique challenges you faced and continue to face renting to newly arriving refugees?

a. Thinking about the challenge(s) you mentioned, what would you say is the greatest problem you are currently facing?

5. What are some of the main reasons for evictions of tenants that are refugees?

6. What are some of the solutions you have found to address these unique challenges?
7. Are there challenges that you face that you would like more assistance with that you have not found solutions to?
8. What are some policies or things that you do that seem to strengthen your relationship with tenants?
9. What could be done to further improve these relationships?
10. Do you find refugee housing programs to be supportive of landlord/tenant relationships?
  - a. If no, how could refugee housing programs be more supportive of landlord/tenant relationships?
  - b. If yes, what are some ways refugee housing programs support you most effectively?
11. How likely are you to continue to rent to refugees in the future?
12. Do you hang signage or flyers up in the native language of the refugees to better their understanding of community rules, leasing terms, or for other reasons?
13. How has the COVID-19 pandemic impacted you as a property owner/manager?
  - a. Have you experienced greater or increased financial support from community-based organizations or the government?

### ***Refugee Tenant Interview Questions***

1. Can you share some stories about when you first arrived and moved into your housing?
  - a. What was that experience like?
  - b. What did you think about your housing?
  - c. Was there anything you remember feeling surprised or excited about?
  - d. Were there things about your housing that you found confusing or difficult?
    - i. Were you ever confused about how and when to pay for rent or utilities or other things?
    - ii. Were you ever confused about any equipment in your housing or how things worked?
    - iii. Were you ever confused about any rules about living in your housing?
2. What are some things that your landlord did that helped you feel welcome or supported?
  - a. Can you think of anything that could have helped you feel more supported?
  - b. Can you think of some things that could make your interactions or communication with landlords or housing managers better?
  - c. Do you feel that the surrounding community or neighborhood is supportive of refugees?
3. What are some things that could make you feel more at home where you live?
4. Are there places around where you live that are nice places to meet people? For example, is there a community garden or a common room in a building that you have used to get to know people or to gather for social events?
5. What are some things that could make life easier for you living here?
6. Are you having difficulties paying your rent or utilities?
7. Has the COVID-19 pandemic made things more difficult for you?
8. Can you think of anything else that could be provided to you or your community that would help make your lives better here?

## ***Bridge Refugee Services***

Bridge Refugee Services (BRS) is a non-profit agency in Knoxville and Chattanooga, Tennessee<sup>7</sup>. BRS was founded in Knoxville in 1982, and a branch office was opened in Chattanooga in 1994<sup>7</sup>. BRS case managers identify low-cost apartments and houses before refugees' arrival and assist in navigating healthcare, public services, and basic necessities<sup>7</sup>. BRS's employment program provides job readiness training, placement assistance, interpretation services, post-employment follow-ups, and referrals to additional employment resources<sup>7</sup>.

## ***Refugee Services of Texas Austin***

Refugee Services of Texas (RST) originated in Dallas, Texas, but now has additional service centers in Amarillo, Austin, Fort Worth, Houston, the Rio Grande Valley, and San Antonio<sup>8</sup>. RST Austin offers resettlement services that include case management and assistance during their initial arrival, low-cost immigration services through Board of Immigration Appeals-accredited representatives, English courses, social adjustment services, medical case management, youth mentoring, and employment assistance. RST Austin also provides group orientation and psycho-education sessions and therapy at no cost to clients who may need additional support.

## ***Lutheran Social Services of the Southwest***

Lutheran Social Services of the Southwest (LSS-SW) in Tucson, Arizona has served refugees since 1975<sup>9</sup>. With the help of volunteers and Co-Sponsor teams, LSS-SW provides newly arriving refugees with pre-arrival housing, case management, navigation of transportation and public services, employment support, K-12 education services, immigration services, a youth mentor program, and a women's empowerment group<sup>9</sup>. Co-Sponsor teams are a unique model of volunteering where a group of volunteers, typically from a house of worship, is paired with a newly arrived refugee family<sup>9</sup>.

## ***Minnesota Council of Churches***

Refugee Services has been a program of the Minnesota Council of Churches (MCC) in Minneapolis, Minnesota since 1984<sup>10</sup>. Since that time, Refugee Services has welcomed over 10,000 refugees around the world<sup>10</sup>. Case management, immigration, employment, and education are the four lines of service. Refugee Services offers to support newly arriving refugees<sup>10</sup>. MCC works closely with their denominational and judicial partners, as well as with individuals, congregations of different denominations, and public agencies to welcome families and provide them with resources so that they can become self-sufficient<sup>10</sup>.

## ***Integrated Refugee & Immigrant Services***

Integrated Refugee & Immigrant Services (IRIS) in New Haven, Connecticut is a non-profit agency that helps refugees and other displaced people establish new lives in Connecticut <sup>11</sup>. IRIS assists in securing an apartment, donating furniture, household goods, and toiletries to newly arriving refugees <sup>11</sup>. Additionally, IRIS's food pantry distributes 2,000 pounds of food each week to refugee and immigrant households in the New Haven area, and provides a free "market" that allows clients to select linens, kitchen supplies, toys, and other items they may want <sup>11</sup>. Case managers teach clients about laws and culture in the U.S., help them apply for public benefits, and coordinate follow-up services when needed <sup>11</sup>. IRIS also has licensed social workers that provide intensive case management or counseling to those with mental health needs<sup>11</sup>. Additional services IRIS offers includes health and wellness support, employment assistance, educational opportunities, immigration legal services, youth services, English instruction, and Services for Undocumented Neighbors (SUN) <sup>11</sup>. SUN provides services to immigrants and displaced people in the community who do not have refugee immigration status <sup>11</sup>.

## ***The Interfaith Refugee Ministry***

The Interfaith Refugee Ministry (IRM) in New Bern, North Carolina seeks to help refugees rebuild their lives in Eastern North Carolina<sup>12</sup>. IRM assists refugees with basic necessities when they first arrive in the area, including assistance with housing, food, clothing, employment, English courses, and cultural orientation<sup>12</sup>. IRM regularly works with EMM to evaluate the capacity of the community to serve as a resettlement site for incoming refugees, and key challenges in New Bern have limited the likelihood that New Bern will serve as a major resettlement site for Afghan refugees<sup>12</sup>. New Bern has limited housing, lacks an established Afghan community, and no access to local interpreters in Dari or Pashto, so placing Afghan refugees in this area has been determined on a case-by-case basis<sup>12</sup>.

## ***The Diocese of Olympia's Refugee Resettlement Office***

The Diocese of Olympia's Refugee Resettlement Office (RRO) in Auburn, Washington was founded in 1978 as an affiliate of EMM and the Episcopal Diocese of Olympia<sup>13</sup>. RRO serves refugees and asylees in the Seattle area <sup>13</sup>. The Refugee Resettlement program offers assistance as soon as refugees arrive, providing refugees with any items or resettlement services they may need during the first 90 days <sup>13</sup>. RRO coordinates with various stakeholders to assist refugees, including service providers, local government officials, school districts, churches, and volunteers<sup>13</sup>. Initial resettlement services RRO provides include airport reception, cultural orientation, a furnished apartment, food and clothing, medical screening, school enrollment, English classes, employment search assistance, and financial literacy classes <sup>13</sup>. After the first 90 days, RRO's Promoting Refugee Integration, Mobility, and Empowerment (PRIME) program helps evaluate the further needs of clients and create an action plan for their path to self-sufficiency<sup>13</sup>. PRIME services include assistance applying for a permanent resident card, assistance with healthcare enrollment, school enrollment, energy and utilities assistance, public housing applications, setting up bank accounts and cell phone contracts, and a range of culturally sensitive and informational workshops<sup>13</sup>.

### ***Interfaith Works of Central New York***

Interfaith Works of Central New York in Syracuse, New York was founded in 1976 to help connect people of different religions and racial backgrounds<sup>14</sup>. Interfaith Works' Center for New Americans program resettles refugees from the Middle East, Asia, and Africa, along with asylees from various other countries<sup>14</sup>. The center provides English classes, employment preparation, medical case management, mental health services, cultural orientation, and community navigation services<sup>14</sup>. Interfaith Works' has more than 100 faith communities committed to supporting the mission and programs of Interfaith Works<sup>14</sup>.

### ***Interfaith Refugee and Immigration Service***

Formed in 2004, Interfaith Refugee and Immigration Service (IRIS) is a social and legal service agency in Los Angeles, California<sup>15</sup>. Due to cuts in the national immigration program, IRIS is now one of only three resettlement agencies in all of Southern California<sup>15</sup>. IRIS offers extensive refugee resettlement services, including intensive case management and community orientation programs<sup>15</sup>. IRIS also serves individuals who are not in legal immigration status assisting them with completing forms, filing with United States Citizenship and Immigration Services, and providing citizenship and civics classes, employment services, and English classes<sup>15</sup>.

### ***The Agency for New Americans***

The Agency for New Americans (ANA) in Boise, Idaho has resettled over 3,300 refugees from 33 different countries since 1996<sup>16</sup>. ANA organizes various programs and groups, including ANA Boise Women's Group, the Refugees Empowered to Achieve (REACH) program, Preferred Communities Intensive Case Management, and youth group classes and human rights discussions funded by the Idaho Council on Domestic Violence and Victim Assistance<sup>16</sup>.

### ***Interfaith Ministries for Greater Houston***

Interfaith Ministries for Greater Houston (IM) in Houston, Texas is Houston's oldest interfaith service organization<sup>17</sup>. IM's Refugee Services works with the U.S. State Department to resettle hundreds of refugees in Houston annually<sup>17</sup>. In response to the critical and unexpected need for resettling Afghan refugees, IM launched the 1,000 Neighbors campaign to raise funds for the significant costs of serving the newly arriving refugees<sup>17</sup>. IM raised around \$1 million for the cause, and partnered with other local agencies to resettle Afghan refugees, including Catholic Charities, the YMCA, and The Alliance<sup>17</sup>. Houston Endowment facilitated a collaboration among all four agencies to create the Houston Afghan Resettlement Fund, which has collected over \$4 million in donations<sup>17</sup>.

## ***The National Low Income Housing Coalition***

Founded in 1974, The National Low Income Housing Coalition (NLIHC) advocates for public policy that ensures people of even the lowest incomes have quality and affordable homes in communities of their choice<sup>18</sup>. NLIHC educates lawmakers and the public about the necessity of affordable homes and mobilizes advocacy for housing policies<sup>18</sup>. NLIHC resources seek to shape public opinion on the reality of housing in the U.S. and highlight legislation that will help bridge the gap between incomes and housing costs<sup>18</sup>. NLIHC also provides and distributes data on housing needs by state<sup>18</sup>.

## ***Onondaga County Health Department***

Onondaga County is located in Syracuse, New York<sup>19</sup>. The County is responsible for local funding of mandated social service programs and administers health care services such as immunization clinics and health screenings<sup>19</sup>. The Onondaga County Lead Poisoning Prevention Program seeks to educate the community about lead poisoning prevention, provide information in languages other than English, identify homes with lead-based paint before children are harmed, ensure property owners complete needed repairs, provide follow-up services for children with lead poisoning, and promote enrollment in grants and other home repair loan programs<sup>19</sup>.

## ***Welcome House Knoxville***

Welcome House Knoxville was established in 2019 to assist refugees find safe temporary housing as they adjust to the Knoxville community and await permanent housing<sup>20</sup>. Welcome houses are homes furnished to hold multiple families for short times at reasonable rates<sup>20</sup>.

## ***Welcome House Raleigh***

Welcome House Raleigh provides temporary housing and reception for refugees and immigrants who do not have permanent housing upon arrival to the U.S.<sup>21</sup>. Welcome House Raleigh is a partnership between the Cooperative Baptist Fellowship of North Carolina, refugee agencies, partner churches, and individuals that provide hospitality to refugees in need in the Raleigh area<sup>21</sup>.

## ***Welcome.US***

Welcome.US is a national initiative built to inspire and mobilize Americans to welcome and support refugees<sup>22</sup>. This work began with Afghan refugees and has expanded to those fleeing Ukraine<sup>22</sup>. Welcome.US has a variety of resources on their website, including resources for communities and businesses to support refugees and a list of resources for new Americans<sup>22</sup>.

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