

Mercy Housing

AT HOME WITH REFUGEE HOUSING

RESETTLEMENT TO INTEGRATION

OUR MISSION

To create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities

OUR CORE VALUES

Respect

A basic perspective and behavior which is attentive, considerate and shows special regard for the inherent dignity of persons and the sacredness of creation

Justice

The fair and impartial treatment of others

Mercy

The ability to see need and respond with compassion



Mercy Housing

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Mercy Housing

AT HOME WITH REFUGEE HOUSING

Resettlement to Integration

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Photographs courtesy of Fresno Interfaith Refugee Ministries (FIRM), the Turkish American Cultural Society of Colorado (TASCO) and Mercy Housing.

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SECTION ❶ INTRODUCTION

1.1 ABOUT MERCY HOUSING

1.2 ABOUT THIS PUBLICATION

1.3 THE NATIONAL HOUSING LANDSCAPE:
A CONTEXT FOR REFUGEE HOUSING



Mercy Housing



Mercy Housing

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1.1 ABOUT MERCY HOUSING

Mercy Housing is a national, not-for-profit organization dedicated to creating and strengthening healthy communities. By developing, operating and financing quality, affordable, service-enriched housing, Mercy Housing changes the lives of individuals and families and revitalizes distressed neighborhoods.

Since its founding in 1981, Mercy Housing has developed more than 19,000 affordable homes, currently serving more than 56,000 people. The average annual income of our residents is \$15,136. Sixty-one percent of our residents are families, 22% are seniors and 17% are residents with special needs, including people who were formerly homeless, who are HIV positive or who have mental and physical impairments.

On-site resident programs at Mercy Housing include computer learning centers, arts programs, health classes, employment initiatives and homeownership seminars. Resident services programs are funded through grants and donations.

The Mercy Loan Fund has lent more than \$120 million to other not-for-profit developers, a sum that, in turn, has been leveraged into more than \$1 billion worth of affordable housing financing and more than 13,100 new homes for nearly 40,000 people.

The Strategic Initiatives Department of Mercy Housing provides consulting services for nonprofit organizations, state and local governments and works closely with a number of Strategic Healthcare Partners critical to the success of Mercy Housing's mission. The Refugee Housing Program is part of the Strategic Initiatives Department.

ABOUT THE REFUGEE HOUSING PROGRAM

For the past six years, Mercy Housing Inc., through grants from the federal Office of Refugee Resettlement, has provided technical assistance to agencies within the national refugee resettlement network on issues related to refugee housing. The Refugee Housing Program assists resettlement agencies, refugees and ethnic community-based organizations on topics such as finding housing, attaining home ownership, identifying affordable housing development resources and dealing with discrimination in housing. Other services provided through the Refugee Housing Program include identification of housing resources in local communities through on-site assessments, facilitation of collaborations necessary to maximize the use of existing resources to assist refugees and asylees and identification and dissemination of information about exemplary refugee housing resources and strategies.

1.2 “WHY ARE WE HERE?”

ABOUT THIS PUBLICATION

Refugee resettlement is, by its very nature, complex, demanding and challenging. It is filled with its own special language and terms that impact the lives of new arrivals but sound like concepts in quantum physics to people outside of the refugee resettlement community. Likewise, conversations between housing providers and developers are filled with a particular brand of acronyms and terms, which can be daunting code for resettlement agencies and other “non-housers.” This is normal. It is only natural to feel uncomfortable when asked to join a conversation conducted in a language completely foreign to you.

But the requirements of refugee resettlement and the reality of the housing market have reached a point that demand refugees, and the service communities that work with them, pull up a seat with housing providers and start talking about building solutions together.

And that is where this book comes in. It is, first of all, a sort of “resettlement-to-housing” phrase book, designed to help refugee service providers demystify the housing lingo and help them meaningfully join in on conversations about housing. To a lesser degree, it can be used by mainstream housing providers to help them grow more comfortable talking about refugee matters as they pertain to housing.

In our work across the country as the Office of Refugee Resettlement’s technical assistance provider in the area of housing, we have met hundreds of people working locally and regionally on housing issues. All over the country, the refugee resettlement community is initiating and participating in innovative approaches to address local challenges in refugee housing. The second purpose of this book, then, is to share some stories that show you are not alone in thinking creatively about refugee housing.

This publication is by no means a comprehensive collection of *everything* that is being done in refugee housing. It is not a showcase of the largest projects or the most heroic efforts that are being undertaken to secure quality, affordable housing for new arrivals. People working in the field, at the grassroots of resettlement, generously submitted to the Mercy Housing Refugee Housing Program all of the case studies in this publication. The narrative cases that are included here are featured, in part, for the variety of innovations and tools they integrated in a single project. They are also here because, though an enormous amount of hard work and creativity was invested into each of these projects, not one requires a miracle or super-human abilities to replicate. In short, we have included here a cross section of stories of ordinary agencies and everyday people, working creatively and collaboratively to accomplish extraordinary results in refugee housing. With this, we hope to help reassure and inspire.

This book does not explain every housing term you will ever come across in refugee housing. You will not be able to read this book and immediately be qualified to develop your city’s next housing plan. Similarly, this book also does not contain every tool you will need to resolve every refugee housing challenge. Instead, think of *At Home With Refugee Housing* as

a starter tool kit and a phone book with suggestions about who to call when a project gets too big to handle alone. Almost every local housing market and refugee resettlement situation will require a few highly-specialized tools, partners and pieces of information that won't be found here. When possible, we have provided information about where you can start your search for these. We hope that this approach will move us all forward as we grapple with housing issues.

This document is divided into four sections. Though it is designed to be read through, it is also cross-referenced for easy access to relevant tools and other sections within the book that pertain to what you are reading.

SECTION ❶ INTRODUCTION. Finding affordable, quality housing for refugees living in the United States is challenging, in large part, because finding quality, affordable housing at all in the U.S. is challenging. This introduction provides a broad overview of some of the features of the national affordable housing landscape.

SECTION ❷ CHALLENGE AREAS. Broken down into five focus areas, each subsection features a tough topic in refugee housing, some refugee-specific concerns in this area, recommendations gathered from others who have faced these challenges, and references — both within this book and elsewhere — where you can begin to gather the necessary tools and allies to face these challenges.

SECTION ❸ CASE STUDIES. Challenges rarely occur in isolation, and effective solutions are not always simple. For this reason, we have collected eight case studies from across the country highlighting projects that addressed a multitude of challenges in refugee housing. Each case study features information about where to go to learn more about the project, as well as helpful tools to get you started if you're interested in initiating a similar project in your area.

SECTION ❹ APPENDICES. Finally, we have collected and adapted some tools and resources others have developed and have found particularly useful in the field of refugee housing. Referenced throughout this document, these tools are designed to be copied or modified to meet your needs, and should keep you from having to start from scratch. In addition, we have included a consolidated list of the organizations and businesses that can offer specific guidance and support around general housing concerns as well as matters specific to refugee housing.

ACKNOWLEDGEMENTS

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Secondly, I would like to acknowledge all of the agencies and staff the have contributed their time and effort in not only doing the work of finding solutions to housing problems, but who also assisted with the case studies in this publication. You will find specific references to these generous contributors in each of the case studies.

I am particularly grateful for the assistance of Jennifer Kostka and Gail Bransteitter for their expert editing as well as the professional contributions in layout of Liz Cowperthwaite and the design expertise of Laura Manthey Design.

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As always, we welcome your communication and feedback.

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1.3 THE NATIONAL AFFORDABLE HOUSING LANDSCAPE: CONTEXT FOR REFUGEE HOUSING

“Knowing that one has a place in the world may be a fundamental requirement for security and identity.”

— *Adaptation of Refugees During Cross-Cultural Transitions: Bosnian Refugees in Upstate New York*, Owens-Manley and Coughlan

“...The mission of the Office of Refugee Resettlement is to help refugees.. .to establish a new life that is founded on the dignity of economic self-support and encompasses full participation in opportunities which Americans enjoy.”

— From the mission of the Office of Refugee Resettlement

Shelter is a basic and universal need of all living beings. Still, securing quality, affordable housing, building community and establishing the fundamental requirement for security and identity called “home” is impacted by forces that are far from simple. Much research has shown that housing influences and is influenced by personal experiences, economies and jobs, environment and health, community and diversity. In an explanation about why housing matters, the Millennial Housing Commission Report reads,

“Decent, affordable and accessible housing fosters self-sufficiency, brings stability to families, new vitality to distressed communities, and supports overall economic growth.. .It improves life outcomes for children. In the process, it reduces a host of costly social and economic problems that place enormous strains on the nation’s education, health, social service, law enforcement, criminal justice and welfare systems.”¹

Understanding and overcoming challenges in refugee housing, then, requires working in a realm wider than housing.

As of the last census, a little over 10% of the total U.S. population was foreign-born. Of these, 15,000 households a year come to the United States as refugees. As large as these numbers may sound, and as significant as some of the trials are that refugees face, refugee house-

holds are just a drop in the ocean of over 13 million American households in critical housing situations. The Department of State operational guidelines require voluntary agencies to make their best efforts to ensure that housing for refugees meets locally accepted standards for safety and livability. However, every year thousands of families, both immigrant and native-born, live in unaffordable units or substandard housing in unsafe neighborhoods because that is all that the market seems to offer. Though there are no statistics highlighting refugees living in critical housing situations, one one in five immigrant families pays more than 50% of income for housing. Unfortunately, this is not a number that stands alone. Across the nation, one in seven native-born households faces the same challenge of paying more than an affordable amount for housing.²

While refugees have personal experiences that impact their housing situations, the regional and national trends shaping the American housing market today affect many low-income households indiscriminately. A refugee household fundamentally faces many of the same issues in housing that other low-income households face. For this reason, and because refugees comprise a relatively small percentage of the total number of households facing critical housing situations, the greatest likelihood of understanding and improving housing for refugees will be through working to understand and improve housing that meets the needs of the broader low-income population.

In this environment, millions of Ameri-

cans, who are fully participating in American society, face economic challenges that compromise the quality of their lives. Given this, even achieving the Office of Refugee Resettlement's goal of helping refugees gain access to the "full participation in the opportunities other Americans enjoy," still means that refugees, like many Americans, struggle to meet basic physical and emotional needs, housing being prominent among them. In short, equality of living does not guarantee quality of living.

**ONE IN SEVEN NATIVE-BORN
HOUSEHOLDS AND ONE IN FIVE
IMMIGRANT HOUSEHOLDS FACES A
CRITICAL HOUSING SITUATION.**

Addressing the need for refugee housing, then, also requires considering more than just refugees.

Hundreds of thousands of pages of research have been pub-

lished covering various topics in housing in the United States. It is not necessary for every practitioner in refugee resettlement to have a comprehensive understanding of housing trends; however, it is helpful to have a basic understanding of the four major features of the housing landscape in the United States.

- 1) Quality affordable units have always been in high demand, but the U.S. is losing its most affordable units and replacement units are not as affordable as those that came before.
- 2) Given this shortage, a larger number of households have to adopt coping strategies, like spending less on food and health care and commuting long distances, that compromise other basic needs.
- 3) Some of these coping mechanisms, as well as housing growth patterns, are negatively impacting the development of neighborhoods and communities, though

some cities and local governments are working to develop plans to offset these negative impacts.

- 4) The most rapid-growing segment of the home ownership market is among immigrant and minority households, and many different groups are making the most of record-low interest rates to help low-income households build wealth and transition into homeownership.

UNAVAILABILITY OF AFFORDABLE HOUSING

According to the Joint Studies for Housing at Harvard University, rental vacancies hit a record high in 2005.³ On one hand this seems to suggest a “renters’ market” where potential tenants are likely to be in a strong position to develop relationships and negotiate with property managers desperate to fill empty units. In some cases, this is true. With a surge in the number of small-scale property owners who are especially at risk with even a single vacancy, many owners are willing to negotiate terms, when possible, to fill a unit.

However, looking only at the averages of vacancy rates does not offer the most accurate picture about the reality of available affordable rental units. For one reason, many of the units contributing to the record-high vacancy rates fall on either the very low or the very high end of the renting spectrum. Of the vacant units on the low end, 10% of the least expensive vacant units have been uninhabited for more than two years. This indicates that these units, while technically available and affordable, are likely in poor condition and are on their way to abandonment.⁴ Renting these units is possibly dangerous and likely in violation of Department of State operational guidance as well as local housing codes.

The specific details of housing markets and vacancy rates can vary dramatically across the country. Local and regional statistics are more appropriate sources of information for assessing housing challenges in a given city. It is important to notice that, even without factoring in the units that are unin-

EVEN WITHOUT FACTORING IN UNINHABITABLE UNITS, THE VACANCY RATE FOR RENTALS UNDER \$400 IS 2% LOWER THAN THE OVERALL VACANCY RATE.

habitable, the national vacancy rate for rentals under \$400 is 8.3%. This is two percentage points lower than the overall national rental vacancy rate.⁵ Specific details of housing markets and vacancy rates can vary across the country, and local and regional statistics are more accurate sources for city-level housing information. However, a handful of different factors contribute to the affordable housing shortages seen in many places across the country.

First, market incentives have historically encouraged meeting demands of more affluent households rather than the needs of lower- to middle-income households. Secondly, some property owners are converting existing affordable units into market rate units. A fundamental tenet of federal affordable housing policy has been that housing developed or financed through the Department of Housing and Urban Development (HUD) and through the Department of Treasury Low Income Housing Tax Credit Program have long-term affordability requirements to ensure that the housing would continue to benefit the low income populations it was developed to serve. These affordabili-

ty requirements often extended decades. However, that means that the affordability requirements on a significant amount of the housing developed in the 1970s, 1980s and 1990s are now expiring. This gives owners the opportunity to convert once-affordable housing stock to market rate housing and seriously jeopardizes current supplies of affordable housing. In many areas, one primary challenge is to balance the investment necessary to retain existing aging housing stock with developing new housing to meet

85% OF NEWLY DEVELOPED UNITS IN THE U.S. ARE INACCESSIBLE TO MODERATE INCOME HOUSEHOLDS.

the needs of a growing population in need of affordable housing.

In fact, according to the Joint Center for Housing Studies, in the last decade, despite the 3.3 million new units built, the number of available rental units has expanded by only 1.2 million. The balance of the units was built to replace units lost to demolition, displacement by nonresidential use, conversion to owner-occupancy and the like.⁶ The result is two-fold. The number of all units is growing more gradually than some new building numbers suggest. More importantly, replacing old units increases the overall supply, but it reduces the low-cost supply and so affordable units, specifically, are not being replaced at the same rate they are being lost. The National Low Income Housing Coalition (NLIHC) reported in 2005 that 85% of the 3.3 million newly developed units mentioned above were designed for the mid to upper income brackets and are inaccessible to low to moderate income households.⁷

Contrary to the common perception that critical housing needs disappear with employment, the Center for Housing Policy reports that, of the households struggling with critical housing needs, only about 22% of native-born Americans and roughly 12% of immigrant families are unemployed.⁸ Research from the National Low Income Housing Coalition further illustrates this phenomenon. NLIHC found that, in 2005, the national average Housing Wage, or the amount of money that a person employed full time must earn per hour to afford Fair Market Rent (FMR) without spending over 30% of their income, was \$15.78. While this Housing Wage varies with geography, NLIHC found that, when local average renters' wages were compared to local Housing Wages, 90% of renters live in counties where the mean renter wage is insufficient to cover the cost of a two-bedroom apartment at Fair Market Rent.⁹ The gap between wages and costs is growing wider. Between 2001 and 2003, average rent on a modest two-bedroom apartment increased 10%. During roughly the same period, from 2000 to 2003, the average family income dropped by 1%.¹⁰

There appears, however, to be some hope in a countertrend in migration of low-income households, which may help offset the lack of affordability in large metropolitan areas. The conventional wisdom has been that job availability and prevailing wages in large cities more than offset high housing costs in these areas. However, a recent study by the National Low Income Housing Coalition shows a growing trend among low income households to relocate to smaller communities. This research concluded that “for the low-income individuals

who fill many retail and service jobs...the rent reward is greater than the wage penalty” — that is, rents decrease more than wages — for individuals seeking to escape the high housing costs that characterize many booming metropolitan economies.¹¹

THE HIGH COSTS OF COPING WITH UNAFFORDABLE HOUSING

High housing costs, and the decisions both native-born and refugee households must make to deal with these costs, invariably impact other areas of life. In a high-cost housing market, to pay what housing experts consider the affordable amount for housing — roughly 30%-35% of household income — households either have to reduce the amount being paid for rent or increase household income.

As noted above, the U.S. is generally recognized to be suffering from a lack of quality, affordable housing units, especially in the growing urban areas where these units are in high demand. Given this dearth, renters commonly have two options. The first option is to live in less-expensive but often substandard housing in exchange for greater affordability. In some of these situations, families sometimes risk exposure to unit-specific problems like lead paint hazards, and larger environmental issues like increased neighborhood crime and poorer-quality schools.

In many areas, housing is typically less expensive in suburban or rural areas than in urban centers. Unfortunately, most resettlement agencies and many jobs are in urban areas. Consequently, another way families

consistently try to deal with expensive housing markets is by commuting long distances between work and home. According to the National Housing Coalition’s study on working families, households paying 50% or more of their income for housing generally spend around 7.5% of their incomes for transportation. People paying 30% of their income or less on housing spend roughly 24% of their incomes on transportation. If housing and transportation are taken together as housing-related costs, instead of considering only the base cost of housing, the number of households spending over 50% of their income in these two areas is over 44%. Generally, for every dollar that a household saves on housing, they spend seventy cents on increased transportation costs.¹² The true costs of longer commutes are further compounded when considering the environmental implications of increased travel, as well as the community impacts of living in areas (usually suburban) that are further away from services and social networks.

If low income households facing unaffordable housing conditions are not able to meet their needs by securing less expensive — if remote or substandard — housing, they are forced to look at the other end of the affordability equation, namely by attempting to increase household income. Unemployed or underemployed renters ostensibly have the opportunity to increase their income by securing employment that pays the local Housing Wage. As noted above, the NHILC Out of Reach study suggests that many households with full adult employment often

BETWEEN 2000 AND 2003, THE AVERAGE RENT ON A 2-BEDROOM APARTMENT INCREASED 10% AND THE AVERAGE FAMILY INCOME DROPPED 1%.

fall short of this, and still face difficult decisions about how to cope with unaffordable housing. Being employed forty hours a week does not prevent some renters from taking second or even third jobs to be able to meet their costs of living. Additional employment is not strictly beneficial to a household. In addition to the monetary costs incurred with working more, including paying for childcare

HOUSEHOLDS PAYING MORE THAN 50% OF THEIR INCOME ON HOUSING WERE MORE LIKELY TO REPORT RUNNING OUT OF FOOD AND NOT BEING ABLE TO AFFORD MORE.

and extra commutes, excessive absence of family members can also take a toll on both households and communities.

Other households choose to deal with the “household income” side of the affordability equation through overcrowding. This coping mechanism increases the number of wage earners contributing to housing costs while keeping the cost of housing constant. The standard of “overcrowding” varies from location to location, but the most commonly utilized standard and the basis for the State Department’s Operational Guidance is the HUD standard of overcrowding. At its most generous, HUD defines “overcrowding” as having more than two people in each living or sleeping room.¹³ Overcrowding can be shown as evidence that immigrants, in general, are more likely than their native-born counterparts to address housing crises collectively, with a community-minded spirit. However, more than a simple question of comfort, this tendency results in increased eviction due to violation of occupancy laws and a variety of health problems.

If households are unable to reduce their housing costs and cannot increase their household income enough to balance the affordability equation, they find themselves simply having to reduce or delay paying for other household expenses to spend more on housing. When rent is paid at the cost of other living expenses, late charges add up and saving is virtually nonexistent, an expensive trend that almost guarantees lower income families will remain renters.

Paying an unaffordable amount for housing has a more immediate impact. According to the National Housing Coalition (NHC) the two primary areas of such compromise were food and health insurance. According to NHC’s research, households paying over 50% on housing were more likely than others to say that they ran out of food and could not afford more.¹⁴ The negative impacts of choosing to secure housing over health care and food are self-apparent. Results from a recent Johns Hopkins Institute for Policy Studies project affirm the hypothesis that poor children who live in more affordable housing fare better. “Consistent with studies of the effects of income on children’s development, affordability appears to affect poor children’s well-being primarily through its impact on young children’s consumption of basic necessities when they are young.” The report continues to state that the effects of affordable housing are stronger for older than younger children, indicating that the effects of compromising other basic needs to secure housing accumulate over time.¹⁵

HOUSING TRENDS AND COMMUNITY

Community integration is the ultimate goal of refugee resettlement. Unfortunately,

some of the current features of the housing market and many of the previously mentioned ways households are coping with the lack of affordable housing are barriers to creating healthy communities, exacerbating refugees' already difficult integration process.

One of the most important impacts on lower-income neighborhoods in the U.S. comes from gentrification, the process of higher income households displacing lower income residents of urban areas, often forcing the lower income residents to seek housing in less-expensive outlying areas of a city. Some characteristics of neighborhoods that are ripe for gentrification include a high percentage of renters, increasing levels of metropolitan congestion and com-

paratively low housing values.¹⁶ The effects of unchecked gentrification on the social networks of all economic strata within communities can be potent. According to a researcher for the Urban Institute, regions with large income disparities between city and suburbs grow more slowly than those with lower levels of inequality. Likewise, high levels of racial segregation in metropolitan areas tend to decrease regional economic prosperity.¹⁷ The same study showed that isolated, lower-income communities also lose the full potential of their children. Youth in poor neighborhoods have higher rates of teen pregnancy and delinquency and lower rates of school graduation than youth in higher-income communities. These effects can translate into impacts for all, in the form of higher costs for social services, public assistance, and policing. Diversity is more than just a feel-good concept. As higher-

**REGIONS WITH LARGE INCOME
DISPARITIES GROW MORE SLOWLY
THAN THOSE WITH LOWER LEVELS
OF INEQUALITY.**

income residents move into revitalizing neighborhoods, tax money is added to public services such as trash removal, infrastructure maintenance, and police services often improve. This increase in buying power can lure a broader array of businesses to areas with retail corridors. These types of investments can benefit the community as a whole, whereas displacing lower-income households to other poor areas does not.

Additionally, contrary to a popular perception that lower-income residents (particularly renters) contribute to community instability,

a recent study by the California Department of Housing and Community Development showed that a family's time spent in a neighborhood, rather

than just the household income, plays a much more significant role in determining levels of community.¹⁸ When rents are stable and affordable — causing tenants to move less often — and when they are commuting for a shorter period of time, even the lowest-income residents of a neighborhood are more likely to be active community members.

Not all of the housing trends have negatively affected communities in the United States, and many cities across the country are adopting redevelopment and reinvestment policies that focus on the revival of diverse and healthy communities. Noticing the unwanted impacts and social costs of unaffordable housing, socio-economic isolation, extended commutes and other unsustainable development patterns, more and more cities are integrating a “livable communities” philosophy into their housing and development plans. According to the Center for Livable

Communities, key considerations in the development of such communities incorporate an inclusive planning process that encourages neighbors to interact, designs that meet the needs of diverse populations, energy efficient plans that reduce both bills and energy consumption and local economic development that provides stable employment and nurtures social equity.¹⁹

While few cities have incorporated all of the tenets of livable communities into their development plans, two tools to encourage healthier communities, mixed income housing/affordability requirements and transit oriented development, have become widely adopted enough to potentially positively impact refugee housing efforts.

Affordability requirements are usually municipal or county level ordinances obliging developers to include in their development plans a percentage of housing units that will be affordable to lower and middle-income households. These requirements, especially in new mixed income housing plans, help to meet some of the need without compromising housing quality or isolating lower-income groups, and mixed-income areas contribute positively to the diversity of a community.

A second mechanism to create vibrant communities is Transit Oriented Design (TOD). According to some of the professionals in this growing field, TOD focuses on the creation of compact, walkable communities collected around high quality train and other transit systems. This makes it possible to enjoy a greater quality of life, access-

ing services and employment, without complete dependence on a car for mobility and survival.²⁰ Since households with lower incomes, specifically new arrivals, are often already more dependent upon public transportation for mobility, housing and economic development plans that include more extensive and accessible transit systems

have the potential to significantly benefit these households.²¹ Further, because of rising gas costs and because of the connection between transportation and housing costs mentioned ear-

lier, if less-expensive housing, even in suburban areas, can still be accessed by increasingly better developed public transportation system, the correlation between decreased rents and increased transportation costs could be reduced. This alone has the potential to free more household funds to help lower-income families, refugees and native-born Americans alike, meet other basic needs and save for the future.

HOMEOWNERSHIP TRENDS

Trends in the rental market impact homeownership trends, in part because the crisis of unaffordable housing contributes to a cycle of poverty. Overspending on housing and related transportation costs today leaves little income left for saving for the future. Additionally, blemished credit records increase financing costs or disqualify applicants from loans.²²

However, even in spite of the difficult rental market, homeownership opportunities for first-time homebuyers and minorities are better than ever. In fact, because of record

TRANSIT ORIENTED DEVELOPMENT AND AFFORDABILITY REQUIREMENTS HAVE BECOME WIDELY ADOPTED ENOUGH TO POSITIVELY IMPACT REFUGEE HOUSING EFFORTS.

low interest rates and alternate lending products, buying a home, in some markets, can be even more affordable than renting. Recognizing an untapped market in the immigrant households that represent 20% of the nation's growth, mortgage lenders, developers and housing counseling agencies have been joining forces to help create opportunities for immigrants to participate in the American Dream. The slow, but steady, growth of Individual Development Accounts (IDAs) has helped lower and moderate income families save for down payments. The proliferation of alternative lending products has expanded access to credit has allowed some lower-income households to buy homes. Consequently, the number of first-time homebuyers, including minorities and underrepresented populations, has risen to an all-time high.

CONCLUSION

The landscape of affordable housing environment in the United States is rocky and in many ways the terrain seems to be getting more difficult to navigate. Nevertheless, there is hope.

Every day, unaffordable housing impacts more and more people in America. And every year, more businesses and communities begin to understand the effects this housing crisis has on other aspects of society. As these effects spread wider, more people — native-born and immigrants alike — are gaining an interest in housing trends and the politics that affect them. Just as more individuals are starting to feel the impacts and speak out about the critical housing situation, more voluntary agencies are beginning to understand the influences housing issues have on other areas of

refugee resettlement. This awareness is prompting more agencies to reach out to local affordable housing groups, and more refugees individually, to seek creative tactics to address housing challenges as part of a whole-system approach to resettlement. Most of these initiatives cannot be undertaken by refugee agencies alone.

HOMEOWNERSHIP OPPORTUNITIES FOR FIRST TIME HOMEBUYERS AND MINORITIES ARE BETTER THAN EVER.

Where these two trends intersect, there is great potential. Instead of being in competition with mainstream housing activists, advocates for quality, affordable refugee housing have an opportunity to collaborate, across socio-economic lines, with other organizations working to secure housing for non-refugees as they are in Minnesota, Columbus, Ohio, and Fresno, California, to name a few. Given this broad need, collecting diverse groups' efforts is not only far more likely to yield a positive result for all, the actual process of recognizing this shared human need for decent housing is good, offering a rare common ground and an opportunity to connect in despite a volatile environment of many divisions.

Decent, affordable housing is inextricably connected with a multitude of layers of economic and social well-being. Understanding this, modifying housing philosophies and acting accordingly, will allow our society to begin to implement the positive systematic changes that create an opportunity for social participation, economic self-sufficiency and dignity to become a reality, for refugees and for all.

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SECTION 2 CHALLENGE AREAS

2.1 FINDING AND KEEPING HOUSING

2.2 SAVING MONEY

2.3 BUILDING LOCAL COMMUNITY

2.4 PROVIDING RESIDENT SERVICES

2.5 PROMOTING HOMEOWNERSHIP



Mercy Housing



2.1 FINDING AND KEEPING HOUSING

In many places across the country, quality, affordable housing is in high demand but in short supply. Consequently, many people living in America have trouble locating and obtaining units that are in safe parts of town with easy access to public transportation, services and employment. Sometimes this situation leaves an organization with the feeling that it has one hand tied behind its back.

The good news is that there is at least one hand — and a few helpful tools — left for negotiation and creativity. The time and resources involved in addressing these challenges varies greatly. For example, the easiest issues for organizations in the resettlement community to address are seeking improvements in the housing orientation or case management. Slightly more complex and difficult are issues involving finding new landlords and negotiating lease terms that increase the access to existing housing. By far the most complex issues requiring significant resources over an extended period of time involve increasing the supply of housing such as designing and providing supportive services on new properties or assuming ownership of a rental property.

Efforts focusing on helping refugees access existing housing in a given market generally demand neither a great deal of time nor an abundance of resources to initiate and maintain. Projects that aim at increasing the overall housing supply are significantly more complicated — though not out of the realm of possibility for agencies — and require more commitment over a longer period of time. Even though housing development activities are more complicated and take a longer period of time, they may well be worthwhile in light of the opportunity to create long-term housing for refugees and long-term partnerships with affordable housing development organizations.

Rather than focusing on that one practice that addresses all challenges facing refugees who need to find and keep housing, many effective housing programs combine a number of techniques into one coordinated plan.

Almost everyone working with refugees has experienced putting down a security deposit,

DID YOU KNOW?

Fair housing violations do exist. But refugees are much more likely not to receive housing or not to keep housing for perfectly legal reasons, rather than experience blatant discrimination.

WHAT'S AN OUNCE OF PREVENTION WORTH THESE DAYS?

The creation of a long-term comprehensive housing plan with interlocking components sounds like complicated, time-consuming work. However, a lot of the legwork has already been done for you. Don't believe us? Just check out some of the appendices and resources in the back of this book. Use and adapt some of these basic resources to help landlords and tenants avoid misunderstandings. You also may find that affordable housing providers are already offering services such as child care programs and ESL classes that meet refugees' needs and eliminate some of your work. Finally, plan a coordinated approach to housing where tasks and roles are clearly outlined to help even the newest volunteers and interns. All in all, it's a more efficient and productive use of that valuable commodity called time.

buying groceries, moving furniture into an apartment and rushing off to the airport to pick up an arriving refugee family — all in a single day. The amount of time between when a sponsoring agency knows a family is coming and when the family actually arrives is sometimes short.

Regardless of the limited time span in which to find units, resettlement agencies are expected to help refugees secure good housing placements. A high-quality, permanent housing placement from the outset is preferable for new arrivals. In some situations, though, such long-term, high-quality placements are not always possible. Therefore, transitional housing is sometimes an important tool to avoid poor, unsafe permanent housing placements. Different agencies conceive of transitional housing differently, with definitions ranging from short, emergency home stays to HUD's formal definition of a program in which a participant can live for a maximum of 24 months while receiving supportive services designed to develop self-sufficiency. In all circumstances, the Refugee Housing Program advises that organizations and individuals supporting refugees consider the following guidelines:

- **Quality of housing:** Units must meet R&P requirements and/or HUD Housing Quality Standards and local housing codes.
- **Affordability:** To be manageable, cost should not exceed 35% of income both at the time of initial placement and afterwards.
- **Term of lease:** Leases shorter than a year are more flexible for new arrivals, but terms that require new arrivals to move out without support after three months can cause needless disruption.
- **Accessibility:** Property should be near to services, public transportation and employment, and new arrivals should be able

to continue to access these services after initial resettlement period.

- **Community support:** Members of the refugees' support group and the local community should be available to assist the refugee to integrate into his/her new home.
- **Sustainability:** Dramatic housing changes in location, quality of housing and familiarity with services can be disorienting. Rent for units should be affordable so that refugees can choose to continue to remain in housing after the initial resettlement period. Quality transitional housing programs, where used, should ensure that permanent housing is neither substantially different in quality nor greatly distant from services, transportation and employment with which refugees became familiar.

MULTIDIMENSIONAL HOUSING PROGRAMS

All of this sounds like a lot to do, and it is. Over the long run, though, creating a proactive approach to keep current housing while anticipating and preparing for future housing needs means that voluntary agencies and support networks have more than just a few weeks to complete all this work. This approach does require more time and thought to initiate, but in a very short time, a more holistic housing approach saves energy and resources compared to the approach of working case-by-case. Such programs might entail developing a formal calendar with separate housing activities for both high- and low arrival times of the year.



A word of warning: There is no cure-all panacea! As you will read, com-

prehensive housing programs involve many elements to ensure good placement in both the short and long term. One element some organizations, like the two featured in the case studies in Section 3, have is a well-thought-out transitional housing program. This scheme enables organizations to provide an opportunity for new arrivals to begin to get oriented to their new surroundings in a structured and supportive environment. What makes these projects exemplary, though, is not that they are transitional housing programs, but that their transitional housing programs are part of a larger, holistic housing scheme engaging multiple promising practices to meet a diversity of challenges. Most of these practices, listed at the beginning of each case study as “Key Ideas” and detailed at the end of the case study, can be applied both in short term and permanent housing situations.

The rest of this section discusses various components you might want to consider in your comprehensive housing programs.

WORKING WITH LANDLORDS AND PROPERTY OWNERS

Organizations can't address issues of finding and keeping housing without involving landlords and property owners in the process. Too often, landlords get involved only at the end of the process of refugee housing when new arrivals are signing leases and moving in. Landlords should be a more integral part of the process early on. Invite landlords who already have working relationships with your organization to get more involved in refugee housing. Also, keep an eye out for new contacts, especially through referrals, professional management companies and apartment associations.

Don't rush out the door just yet! Whether or not your organization already has strong relationships with landlords, organizations can take a few preparatory steps that before they even send staff out the door to look for rental units.

GET READY, GET SET! ... PREPARE WITHIN YOUR ORGANIZATION



Whoa! A note on these preparative steps: Use these tasks to generate the tools for finding and keeping housing in the future. If you're in a time crunch and anticipating a surge of new arrivals soon, you might want to delegate some of these jobs to a trustworthy volunteer or wait until arrivals taper off a bit. Do you feel like you never have enough time? Make time for these. After just one use, most of these tools, save the time it takes to develop them.

- **Designate or create a position for a housing specialist:** If landlords have one “go-to person” at an organization to discuss housing issues of all sorts, they are more likely to call before problems get out of hand. Landlords are also more likely to give your organization notice when they have vacancies that need to be filled. To see how one organization uses its Housing Specialist, read the San Diego case study (Section 3.4). Smaller organizations may not find it necessary to hire an extra person to specialize in housing. An existing case manager or other staff person can take on this job.
- **Be familiar with standards and substandards:** You may have trouble trying to get landlords to correct code violations, especially if your agency already has placed
- **Make a list of the benefits of renting to refugees:** Property owners, while often compassionate, are first and foremost business people. Appeal to a landlord's practical business sense. For instance, show that the incidence of crime among newcomers is lower than that of the general population. Make a good business argument part of what you do without making impossible

new arrivals in units that are in violation. Family reunification cases can make substandard housing *even more* difficult to address because, by pointing out substandard housing conditions, an agency is in the position to easily offend a sponsoring family. Whether a free case or a reunification, though, a resettlement agency has the ultimate responsibility of ensuring that housing is up to standard.

Avoid the mid-lease move-outs, hospital bills and other troubles caused by unsafe living conditions by avoiding unhealthy housing environments altogether.

The operational guidance, local housing codes and HUD habitability standards for certain properties clearly outline what constitutes “livable.” A copy of the operational guidance is available on the Refugee Housing website at www.refugeehouse.org. We have also included a detailed checklist of the points covered in the HUD inspection process (*Appendix #7*) and an “R&P Safety Checklist” (*Appendix #6*). Use these tools and the video of a pre-move-in walk-through at www.refugeehouse.org to educate your housing specialist and home-visit staff about what is standard and what is not.

promises. Order copies of the brochure “A Landlord’s Guide to Renting to Refugees” (*Appendix #9*) or create your own brochure to present some of the facts about refugee housing.

- **Collect information on the services that your organization/association offers:** In addition to explaining how a landlord benefits by renting to a refugee, make a list of the benefits of a landlord working with your program. Some of these may include housing orientation programs, financial support, translation services, cultural orientation information and problem solving resources for landlords.



A Word of Caution: Be precise about what you offer. Don’t lead a landlord to believe that your organization will pay rent for a refugee forever or that your staff is available to interpret at all hours. If you do, the landlord is certain to be disappointed, and the misunderstanding might become a ruined relationship. To see a sample letter of support and introduction, see *Appendix #8*.

- **Conduct housing orientation classes:** *Maison. Haus. Casa.* The word is hardly the only thing that’s different about housing in different countries. A housing orientation class for new arrivals

GETTING A BEARING ON ORIENTATION PROGRAMS

UNHCR’s *International Refugee Resettlement Handbook* (ordering information at the end of this section) suggests that refugees are more likely to retain and apply information and skills included in an orientation program if the orientation’s approach...

- Is delivered in the language of the resettled refugee, ideally without the assistance of an interpreter.
- Is provided in a safe, risk-free and low-stress learning environment.
- Is based on adult learning principles, including fostering mutual respect and recognizing individuals’ experiences as resources for learning.
- Is competency-based, focusing on developing skills to address day-to-day needs and challenges.
- Emphasizes learning through showing or doing and adopts interactive learning techniques such as role playing, discussions and group work.
- Involves a variety of communication media to accommodate those with and without native-tongue and English literacy.
- Is confined to issues relevant to resettled refugees’ stage of resettlement.

“HOW CAN I START AN ORIENTATION PROGRAM? I’M ALREADY OVERWORKED.”

Many organizations don’t have housing orientation programs in place, and starting one from scratch seems like just another task on an already too-long to-do list. One way some have introduced an orientation program without overstraining themselves is by partnering with an outside organization or individual with an interest in the area. For instance, an apartment complex in Salt Lake City (Section 3.6) partnered with a local university to hold orientation sessions. In Oakland, California, a Liberian asylee with experience in home economics developed and conducts orientations for refugees in the area.

A number of resources already exist to give organizations a place to start, including Mercy Housing’s Refugee Housing Program booklet called “Welcome to your new home...” This booklet is free for agencies and other groups working with refugees and is translated into a number of different languages. For ordering information for this and other resources, go to www.refugeehouse.org.

can help avoid some of the seemingly inevitable and sometimes costly challenges of renting a first apartment in the United States. Landlords who know that

renting to refugees. You can take the following actions in order to safeguard that asset *and* help refugees keep the housing they have:

refugees have received an orientation to American housing are also more likely to rent to refugees who lack rental and credit history. To see how one organization runs its housing orientation class, read the case study on the housekeeping workshops of Phoenix’s International Rescue Committee (IRC) (Section 3.5). Also, see *Appendix #16* for an outline based on the IRC’s orientation programs.

- **Collect alternative documentation for refugees who lack credit history:** Another innovative approach to help overcome the reticence some landlords have to renting to refugees with no rental or credit history is to prepare a “Renter’s Resume” (*Appendix #10*). This, along with a letter of support from your agency, information about your agency, certificates from employment- and housing-training programs, and a personal contact at your agency, usually goes a long way toward eliminating landlords’ reservations about renting to refugees.

GO! (PART 1) — MEETING WITH CURRENT LANDLORDS

Organizations have an invaluable asset in a satisfied property owner who sees the benefits of

- **Cultural Orientation for Landlords:** Don't assume that landlords who rent to refugees know much about refugees. Share information about refugees' circumstances before they arrived in the United States to add context. Use fact sheets like those available from the website of the Center for Applied Linguistics, www.cal.org, or create a "cultural orientation reading list" for landlords to help give them a greater appreciation for their new tenants and the experiences they've had. Be sure to include any good press that you've gotten locally and some national news like the article about refugees in Utica, featured in UNHCR's Refugee April 2005 magazine available at www.unhcr.org/publ/PUBL/426f4c772.pdf. See *Appendix #24* for a list of some suggested cultural orientation materials.
- **Offer a "How to Work With — and Without — Interpreters" class:** More likely than not, someone in your organization either is an interpreter or knows how to use one well. Offer to teach a course on how to use interpreters and how to get along without one for property managers and maintenance staff who have regular contact with refugees and immigrants. Provide hands-on experience and practical, visual-communication tools such as the Refugee Housing Program's "Please Repair" forms (*Appendix #14*), KwikPoint cards (www.kwikpoint.com). A two-hour course on how to use these tools to overcome language barriers might save you dozens of middle-of-the-night calls and will likely make a landlord feel more confident in his ability to communicate with and rent to refugees. For an example of what this class might cover, go to *Appendix #25*.

Also, keep the cultural orientation balanced. A woman working for Spring Institute, ORR's technical assistance provider for ESL, said, "You know what they say: If you've met one Bosnian, you've met one Bosnian." Many refugees to the United States face the same pattern of challenges. However, people are people. You don't want to scare landlords away by talking about all the challenges of working with refugees, and you also don't want them to think that every aspect of working with refugees is heartwarming and filled with joy. One good way of explaining this is to find out where the landlord is from. Detroit? Ask him what people from Detroit are like. If he says, "They're friendly and warm. They'll talk to you in the streets and treat you to a cup of coffee," ask if they're all like that. More likely than not, he'll get the idea.

- **Fill in the who, what, when, where and why of contacting your agency:** Arm management with the ability to address many crises by themselves and help to orient refugees to some of the troubles they might face in their new apartments. You also want to make sure that property owners and management know who to call when problems arise with refugee tenants. Designate a housing specialist and keep a current list of the tenants for which you're responsible. If you opt not to have one person handle all housing issues, provide landlords with a clear contact list, explaining who to call, about what and when to call.
- **Maximize the "Two-heads-are-better-than-one" philosophy:** If two heads are

??????????

WHAT'S A REFUGEE? DO THEY SPEAK ENGLISH? WHERE DO THEY COME FROM? ARE THEY HERE LEGALLY?

People who work with refugees regularly answer these and a hundred other questions. Create a brochure about the benefits of renting to refugees and information about your organization to help soothe inquiring minds. You can also save yourself at least some of the explanation if you start the search for new housing with people who already know something about refugees and their circumstances. These potential housing providers close to home include refugees, volunteers, housing offices within your organization, members of the religious community and immigrant properties.

better than one, then 10 or so heads can be even better than that. Follow up with landlords about individual problems. Also, schedule regular meetings with groups of landlords who rent to refugees. For instance, through topic-based problem-solving sessions, you can ensure that patterns of problems are addressed systematically, and through recognition breakfasts,

you can highlight positive approaches. To see how this works in San Diego, read Section 3.4, the case study featuring one agency's housing specialist.

- **Track your work:** Create a system to follow the status of your work with current landlords and to keep tabs on contacts of potential housing providers. This can save trips across town and trouble with getting involved in problem properties, especially when volunteers or new agency staff members start working on housing issues. Some, like the City of Fresno's Refugee Housing Liaison, have created electronic databases of properties. Others have taken a low-tech, but effective, approach by keeping a binder of properties, contacts and availabilities. For an example of this, see the Property Profile (*Appendix #5*). This tracking system can also provide resettlement agencies with leverage to encourage landlords to address problems and look at collective solutions.

GO! (PART II) — LOOKING FOR NEW LANDLORDS

The trouble with developing good practices to help refugees find and keep quality, affordable units is that when these good units stay occupied, there are fewer left for new arrivals. Similarly, demand for good properties is always increasing, and many people are prepared to pay more for units than refugees can. The result is that refugees are often priced out of the market. Whatever the cause, every organization will eventually have to look beyond one or two key housing providers to find units. Most cities have thousands of property owners and hundreds

of thousands of units. Organizations may find it difficult simply to know where to *begin* to look for new units and build productive relationships with the units' owners. But we're here to help.

- **Make the most of what you already have:** The traditional Girl Scout song advises, "Make new friends but keep the old. One is silver, the other's gold." This is true for housing providers, too. Housing providers, even competitors, share professional contacts and speak the same language of business. Maintain strong relationships with property owners to not only keep your current housing contacts but also to help you find new ones.

Ask landlords with whom you've established relationships to suggest other landlords who might be interested in renting to refugees. Better yet, arrange a meeting with both landlords who have an established relationship with your organization *and* future landlords at the same time. This will give you an opportunity to explain renting to refugees and give your property management partners a chance to verify what you're saying.

- **Use networks and natural constituencies to find housing:** Start your search for new housing providers close to home. You can work with your current contacts in the housing business in addition to going through your "non-housing" refugee contacts to see if they have any new housing opportunities. Here are some places to look:

- ☑ **Look within:** You can start in your own office. Before venturing out, find out if your organization or an affiliate owns or has developed any housing that is available for rental.

- ☑ **Volunteer property owners:** Volunteers already have an interest in the challenges that refugees face. Regularly post housing needs in your organization's newsletters, keep a bulletin board of these needs and have new volunteers fill out a housing team checklist (*Appendix #1*) as part of their initial paperwork to uncover volunteers who are also interested in becoming a refugee's first landlord.

- ☑ **Natural constituencies:** Natural constituencies are those individuals and organizations already engaged in working with refugees. Ask church sponsors, employers, mosques and other groups about available units and property owners with vacancies. Many of these groups also have established information networks, so you can post housing needs with them you can with volunteers. Housing providers may come to you! To see how Catholic Charities' Housing Specialist in San Diego developed relationships with the Muslim community to address housing issues, check out the San Diego case study (Section 3.4).

- ☑ **Refugee and immigrant property owners:** Organizations that have continuous contact with former clients can sometimes tap into ethnic communities for property owners who have first-hand knowledge of the immigrant experience. Mohawk Valley Resource Center for Refugees in

Utica, New York, is an example of this. (www.mvrcr.org). These property owners are often more understanding of some of the challenges faced with getting to know a new housing system. They may also be familiar with the causes of a short formal credit history. If you're lucky, you might even find an owner who doesn't require an interpreter. To find your local ethnic chambers of commerce, go to www.chambersofcommerce.com and type in the name of your city.

In addition to maximizing relationships already developed by your organization, there are a few other places to go before you start calling numbers in the classified ads:

- **Check out affordable housing developers in your area:** Many non-profit affordable housing developers maintain high-quality, low-cost units, enrich their housing with services (*see Section 2.4, "Providing Services"*), and complement the work of refugee resettlement and service agencies. In addition, some of these affordable housers may be willing to reserve units for you in exchange for substituting your organization's services for services they would normally provide. Go to *Appendix #4* for a quick guide to finding non-profit affordable housing developers in your area. This information is also available in tutorial form as an hour-long, free e-learning module at www.refugeehouse.org.
- **Search affordable housing databases:** Many organizations have recently launched new housing databases. Some of these databases, such as www.socialserve.com, spe-

cialize in affordable units and list specifics about the property, including the number of bedrooms, the cost of the unit, and availability and contact information. Most state housing finance authorities (SHFAs) also have similar search engines. To find the SHFA in your area, go to www.ncsha.org. Use these databases to save a lot of calling around.

- **Present your work and needs to apartment associations and professional management organizations:** Save time and energy by meeting with an apartment association or a professional property management organization to present to many property owners at once. To find local management companies, go to the website of the National Affordable Housing Management Association (NAHMA) at www.nahma.org and search for your local chapter.
- **Look for large housing management companies with multiple properties:** Is one company's name on many properties all over town? Check them out. While it can be daunting to negotiate with large companies, the payoffs of working with huge companies can be, well, huge. Even if their vacancy rates are the same as smaller property owners, larger property owners are likely to have more total numbers of vacant units at a given time. Companies with multiple properties in several areas can also help you stay up to date with many refugee families all over town.

Beyond supplying units for new arrivals, these companies sometimes have even more to offer. They are usually more fis-

cally able to donate apartments for organizations to use as community rooms, can potentially become sources of employment for refugees, and may be able to refer and leverage your organization into other contacts in the housing market. To see how this worked in San Antonio, Texas, read the partnership with management case study in Section 3.3.

COPING IN WORST-CASE SCENARIOS

It's important to remember that refugees, like everyone else, can be legally evicted from a property or have their lease lapse and not have it renewed. Good relationships with property owners are important, but they can't completely overcome the consequences of broken rules and ignored lease terms. A thorough orientation about housing rights and responsibilities, awareness on the part of landlords, regular problem solving sessions and the use of the resources in this book should help to eliminate or alleviate most conflicts.

However, sometimes serious problems crop up. If a situation cannot be corrected with the methods mentioned above and an eviction or broken lease seems inevitable, keep these important points in mind:

☑ **Know your enemy.** Eviction is a complicated process that varies from state to state. Though it is obviously best to avoid eviction altogether, it's also a good idea to know the basic process in case the situation comes up. A general overview is included in this book (*Appendix #23*). In short, collect as much objective information as possible about the case, understand the alleged grounds for the eviction and understand the

rights and responsibilities of someone involved in eviction proceedings.

☑ **Don't make the same mistake twice.**

Once the eviction process starts for one family, it's usually too late to correct the root of that household's problem. However, by sharing the lessons that one family learns through the painful process of eviction, you can illustrate to other newcomers the very real consequences of violating leases. Proactively convene refugee residents to address the issue of eviction and to help avoid rumors that break down communities.

☑ **Community integration matters!**

Refugees aren't always on the receiving end of broken leases. Consider some of the "push" factors that make someone want to move. Provide a realistic picture of what it costs to move, especially in the form of lost security deposits and early move-out penalties (*Appendix #13*). If new arrivals don't feel included in their local communities, the "pull" factors, including rumors of better jobs and services, are more likely to cause secondary migration. For more information on integrating local community building into refugee housing, see Section 2.3.

☑ **Have a disaster plan.** Sometimes no matter what you do, refugees will move before their leases are up. By developing strong relationships with landlords, you might be able to negotiate certain sections of a lease to include short-term leases or sublease clauses, which allow a resettlement agency to place another family in a vacated unit without having to face the

penalties of a broken lease. Your organization benefits because a relationship isn't destroyed, and the property owner benefits because they don't have to clean and find a new tenant before they were planning to.

☑ **When possible, don't burn bridges.**

Property owners talk to property owners. If you tell that problem manager exactly what you think about his property (Hey, you're not sending any more refugees his direction.), that property manager may cost you opportunities with other property owners all over town. Practice good judgment and exercise diplomacy.

☑ **Prepare a joint plan for homelessness.**

Many refugees who lose housing are "invisibly" homeless. That is, they are sleeping on other people's couches and not in the streets. Some refugees who lose housing, however, end up in the mainstream homeless shelter system. Refugees are rarely prepared for that system, and the mainstream system is also seldom prepared for the unique needs of refugees.

Toronto's Supporting Communities Partnership Initiative (SPCI) and Access Alliance Multicultural Community Health Center partnered to investigate how mainstream homeless shelters mesh with the needs of homeless refugees in Toronto. The result is a project that might provide some helpful guidance for other cities facing similar challenges. The two-phase document is titled *Best Practices for Working with Homeless Immigrants and Refugees: A Community-Based Action-Research Project*. The first phase covered the causes of homelessness in this population and the ability of the mainstream homeless shelters to service the specific needs of homeless immigrants and refugees. The second phase of the project, reported in August 2004, brought together service providers in the Toronto area to create an action plan and a series of recommendations based on their initial findings. Reports on the results of both phases are available for download at www.settlement.org, by going to "Reference Shelf" and clicking on "Research Reports." To find out who is addressing homelessness in your area, check out the directory at the National Coalition for the Homeless at www.nationalhomeless.org

🔑 **KEY POINTS TO REMEMBER IN FINDING AND KEEPING HOUSING**

- **There are plenty of common and perfectly legal reasons refugees have a hard time finding and keeping housing.** Local and regional housing trends influence factors beyond the control of resettlement agencies, sometimes making it difficult to find quality, affordable housing. Be familiar with these factors to overcome them.
- **A difficult housing market is not an impossible housing market, with the right help.** Planning, preparation and partnerships can help overcome even the most difficult of housing markets. Options for addressing these challenges range from quick and easy to long-range, requiring a great deal of resources. Successful housing pro-

grams for refugees often combine a number of approaches to access existing housing.

- **Limited notice about families arriving need not limit you.** Short notice on new arrivals can lead to a scramble, especially when you are trying to secure housing in a short amount of time. Create a multidimensional housing plan to alleviate some of this time crunch.
- **Comprehensive housing plans can be worth their weight in gold.** Create a proactive approach to maintain current housing while keeping an eye on future housing needs and have different types of activities slated for high- and low-arrival seasons to alleviate the bulk of housing challenges.
- **Get ready, get set, go start a housing plan!** Follow these three stages, some of which happen simultaneously, to create a housing plan:
 - Prepare within an organization.
 - Meet with current landlords.
 - Reach out to new landlords.
- **Be prepared.** Prepare within your organization by designating a point person for housing matters, including standards, information on refugees, your organization’s services and refugee orientation. This will put you one step ahead when you meet with housing providers.
- **Become allies with your current housing providers.** Provide resources, information and support to your current housing providers and keep track of both positive and negative interactions at properties to win you some important assistance in refugee housing.
- **Make the most of what you already have.** Deepen the relationship with the people and organizations already involved in refugee resettlement to gain new housing options for new arrivals. Referrals from current landlords, volunteers, former refugee property owners and natural constituencies can all be great sources to help housing refugees.
- **Save time and energy by meeting with professional groups and associations.** Get more “bang for your buck” by presenting refugee housing needs to professional housing organizations and management companies. Large management companies and non-profit housing developers in your area can also be some of the most beneficial contacts to make in the housing realm.
- **Bad things sometimes happen to good people; be prepared for this.** Any number of things can happen in housing. Anticipate some of these challenges and work to avoid these problems from the beginning through orientation and regular problem-solving sessions. Have a plan B, too. Negotiate short-term leases, share the lessons learned with other families in similar situations; and know the mainstream resources available for refugees facing eviction or homelessness. Make sure those agencies know about refugees to make the best of a bad situation.



RELATED TOOLS IN THIS BOOK:

- **The National Affordable Housing Landscape** (Section 1.3) This narrative introduction to some of the factors influencing housing on a national level helps to put your own search for refugee housing into context.
 - **Challenge Area: Saving Money** (Section 2.2) includes important hidden costs and benefits to consider in finding housing for new arrivals.
 - **Case Study: Transition House** (Section 3.1) gives an example of how an established transitional housing program works in California.
 - **Case Study: Housing Network and Supportive Shelter** (Section 3.2.) shows how the creative use of existing networks and property owned by natural constituencies has helped house both refugees and asylum seekers.
 - **Case Study: Partnership with Management Companies** (Section 3.3) illustrates how housing specialists' presentations to a large non-profit housing organization helped to open up housing and employment possibilities for refugees.
 - **Case Study: Refugee Housing Specialist** (Section 3.4) shows how one organization benefited from a housing specialist and his work with the local Muslim community.
 - **Case Study: Housekeeping Workshops** (Section 3.5) shows the benefits of an organized housing orientation program for new arrivals.
-
- Housing Team Checklist (*Appendix #1*)
 - Transition House Rules (*Appendix #2*)
 - Roommate Agreement (*Appendix #3*)
 - A Quick Guide to Finding Non-Profit Housing (*Appendix #4*)
 - Sample Property Profile (*Appendix #5*)
 - R&P Housing Safety Checklist (*Appendix #6*)
 - HUD Guidelines for Sect. 8 (*Appendix #7*)
 - Letter of Introduction to Property Managers (*Appendix #8*)
 - "A Landlord's Guide to Renting to Refugees" Booklet (*Appendix #9*)
 - Renter's Resume (*Appendix #10*)
 - Landlord Appreciation Letter (*Appendix #11*)
 - Sample "Please Repair" Form (*Appendix #14*)
 - Fair Housing for Renters (*Appendix #20*)
 - Standard HUD Lease (*Appendix #21*)
 - The Basics of the Eviction Process (*Appendix #23*)
 - Cultural Orientation for Landlords and Communities (*Appendix #24*)
 - How to Work With — and Without — Interpreters (*Appendix #25*)



THE TOOL BOX

- Go through the Refugee Housing Program E-Learning Module for a hands-on tutorial on some of the topics covered here. The module, designed to take about an hour to complete, helps you learn to negotiate the websites of affordable housing providers, offers a video clip of a pre-move inspection of a unit and covers many of the other essentials of finding housing for refugees. Access this and other resources at the Refugee Housing Program website at www.refugeehouse.org.
- Check out what UNHCR has to say about finding and securing housing for new arrivals in their *International Resettlement Handbook* available online at www.unhcr.org/publ/PUBL/426f4c772.pdf
- Start your “good press packet” and cultural orientation reading for landlords with the UNHCR Refugees magazine feature on Utica, New York. Available online at www.unhcr.org/publ/PUBL/426f4c772.pdf.
- Collect information about new arrivals for new and current landlords on the website for the Center for Applied Linguistics at www.cal.org. Select Culture Profiles to see what information exists for groups in your area.
- To find visual communications resources that are ideal for helping management communicate in an emergency without an interpreter, go to www.kwikpoint.com.
- Find apartment associations and immigrant business partnerships through your local chambers of commerce and ethnic chambers of commerce. A database of these chambers is searchable by city at www.chambersofcommerce.com
- To find an affordable housing management association who would be interested in your presentation about the housing needs of refugees, go to the National Affordable Housing Management Association at www.nahma.org and search for your local chapter.
- Find the State Housing Finance Authority in your area to find out if they have an affordable housing database. Go to the National Council of State Housing Authorities website at www.ncsha.org.
- A report on the efforts to mesh mainstream homeless shelters’ efforts with refugee service providers in Toronto, entitled *Best Practices for Working with Homeless Immigrants and Refugees: A Community-Based Action-Research Project*, is available for download. Go to www.settlement.org, select “Reference Shelf” and click on “Research Reports.”



2.2 SAVING MONEY

According to *The Wall Street Journal*, 2005 was the first year since 1933 during the Great Depression that Americans spent more than they earned.¹ In fact, in 2005, Americans collectively overspent by \$39 million. Different economists have varying perspectives on the roots and the potential effects of this phenomenon. Regardless of cause though, most economists agree that when people have no savings, they are in a dangerously vulnerable position, especially when they also have few substantial assets and limited familiarity with financial systems.

The ability or inability to save money and secure long-term financial stability is often tightly linked to a person's general financial literacy. In an in-depth report on financial literacy programs for newcomers, authors for Lutheran Immigration and Refugee Services (LIRS) RefugeeWorks program defined financial literacy as the ability to make informed financial decisions. This ability, the report states, is a potential stepping stone out of poverty.² The publication, which is available online, features a survey of the unique challenges that newcomers face, highlights case studies of current financial literacy programs, and concludes by offering a number of recommendations for establishing healthy financial literacy practices among new arrivals.

Just as English learning doesn't happen solely in ESL classrooms, acquiring financial literacy is not a task confined to formal financial literacy programs. Housing is not the only area most impacted by sound financial decisions. These programs can also be a learning opportunity to establish the good financial habits that help newcomers lay a strong foundation for their futures. Refugees can take some steps to save money in the short run, establish sound financial practices for the long haul and make the most of the money that they are able to save. Generally, these practices fall into three categories:

DID YOU KNOW?

The average American saves a significantly lower percentage of his or her income than the average Canadian (1.2%), British (7.0%), Italian (11.5%), German (11.8%), Japanese (13.6%) and French (15.5%) citizen.

(Source: U.S. Department of Commerce, *Statistical Abstract of the United States*. U.S. Government Printing Office. 1996.)

1. Eliminating unnecessary expenses and reducing necessary expenses related to housing;
2. Identifying the hidden costs and payoffs in housing choices;
3. Increasing income and making the most of savings.

Read on to learn more about these practical steps.

ELIMINATING UNNECESSARY EXPENSES AND REDUCING NECESSARY EXPENSES:

A poor understanding of the American rental system can lead to expensive mistakes. A housing orientation program, discussed in more detail in the Finding and Keeping Housing (Section 2.1), can help to eliminate the bulk of unnecessary housing costs if the following points are emphasized:

- **Avoid late charges.** Monthly bills are generally burdensome enough without having to worry about late charges and collection fees. Ensuring that bills are paid on time can save hundreds of dollars in extra charges and overdraft fees. On-time payment of bills can also save the burden of poor credit records in the future. Be sure to explain to new arrivals the terms of the lease that spell out late charges.
- **Budget.** The abundance of material wealth in the United States may seem inexhaustible compared to the countries from where many of these refugees came. Unfortunately, it is not. Refugees can work through a basic budget, such as the one that is featured in the Refugee Housing Program’s e-learning module at www.refugeehouse.org, to determine how much is “affordable” to spend on housing, what costs need to be deferred to pay bills, etc. They can also write down where money goes to help track and avoid unnecessary spending.
- **Reduce excessive energy bills.** As the cost of fuel rises, so do the costs of heating and cooling homes. Though the rising energy costs generally impact renters less dramatically than they do homeowners, energy conservation techniques will pay off for both new arrivals and the environment. For sample energy conservation programs and techniques, contact your local energy company and check out *Appendix #19*, “Saving Money by Saving Energy.”
- **Use low-cost, safe “green” cleansers.** Housecleaning supplies can be expensive, especially when they are used improperly. Include in a housing orientation an introduction to using some of the homemade cleansers in the back of this book (*Appendix #17*). These alternatives are cheaper and significantly safer than their commercial cousins.
- **Cut the need for unnecessary repair bills and maintenance.** Preventative and timely maintenance goes a long way towards avoiding many costly repairs. A \$2 pot holder, for example, could save a \$200 countertop burn repair. Include a hands-on housekeeping and basic maintenance component to housing orientation for a a low-cost, high-return activity to help avoid some of these expenses. For an example of a successful housekeeping and maintenance program, check out the case

study of the International Rescue Committee’s housekeeping workshops in Phoenix (Section 3.5) and the sample curriculum in the *Appendices #15 and #16*.

If damage does occur and requires maintenance, help refugees understand who, how and when to contact maintenance. The Refugee Housing Program’s “Please Repair” guide (see inset and *Appendix #14*) can assist in helping English learners and management communicate about necessary repairs.

- **Ensure that security deposits are being returned upon move out.** Cleaning costs upon move-out and the costs of repairing damage to a unit can add up and eat into security deposits. Check out the list comparing “normal wear and tear” and damage that constitutes excessive damage, included as *Appendix #12*. Clearly explain these damages, what causes them and how they will impact renters as part of the refugees’

orientation program. To illustrate to new arrivals how quickly even minor repairs and cleanup can add up into serious expenses, use the list of sample charges in the back of this book (*Appendix #13*).

Other than damages, the primary reason that property managers don’t return security deposits to vacating tenants is that residents did not provide sufficient notice before moving out. To ensure that first time renters are familiar with their rights and responsibilities in the lease, go over the lease with them, and then go over it with them again. For a list of common housing terms, check out *Appendix #22*.

IDENTIFYING THE HIDDEN COSTS AND PAYOFFS IN HOUSING CHOICES

It can be expensive to be poor in America. People can be familiar with the hidden costs of housing-related decisions and make choices about housing accordingly to reduce



ATTENTION! REFUGEE HOUSING TOOLS AVAILABLE!

Mercy Housing has created a number of print resources in English and 10 other languages to help housing providers overcome some of the challenges they regularly face when trying to convey important messages about housing in the United States. *Welcome to Your New Home* is a housing orientation guidebook designed to be integrated into a larger housing orientation curriculum. “Please Repair,” an illustrated repair request form available for download from www.refugeehouse.org, features clear drawings, English labels, and translations into 10 languages to help managers and tenants indicate repair needs despite linguistic barriers. For more information about these and other resources, please contact Mercy Housing’s Refugee Housing Program or go to the website for ordering information.

UNCOVERING WHAT'S HIDDEN IN HOUSING

In addition to including basic property information in a database of potential rental units, you may consider the following information to address the hidden costs and benefits of certain rentals. See how these elements are integrated into a property profile in Appendix #5.:

- What inexpensive or moderately priced grocer provides healthy food in the neighborhood and how far is this from the property?
- What basic, mainstream financial institution is accessible to new arrivals living at the property?
- What public transportation is accessible from the property?
- What community services, organizations, resources and space exist in the area, and are they accessible to refugees?

housing and non-housing expenses. Below are some factors to consider when trying to determine whether a property is expensive or affordable. People can record these factors in property profiles for easy tracking. This is illustrated in *Appendix #5*.

- **The High Cost of Substandard Housing:** Though some units that do not meet housing standards may seem like a good deal on paper, the costs of living in those units can be quite high. The many costs of cheap housing include hospital trips to treat lead poisoning, missed work because of health problems caused by “sick house syndrome,” and the replacement of stolen property because of bad locks on windows and doors. Use the R&P Safety Checklist (*Appendix #6*) and the HUD inspection guide (*Appendix #7*) to find out what some property shortcomings cost new arrivals.

- **Location! Location! Location! Part 1 — Access to groceries and other stores:** Social justice experts have long debated about whether the poor pay more for food in America. A *Journal of Consumer Affairs* study recently revisited this issue. The study’s authors looked at more than 500 food stores in the Minneapolis-St. Paul area and found that the poor generally do pay more because of a shortage of low-cost grocery chains and an abundance of high-priced convenience stores in low-income neighborhoods.³ In fact, 89% of chain grocery stores in the sample area were located in areas where 10% or less of the population meets poverty guidelines. With only a few exceptions, people shopping exclusively at convenience stores can expect to pay as much as 40% more per unit on their groceries.

The authors of the study also noted in their research that even though many convenience stores accepted food stamps, they

lacked some of the basic staples of the USDA's "Thrifty Food Plan." Unhealthy diets can translate into expensive health problems. Residents may be able to offset slightly higher rents in a more expensive area with the lower cost of groceries from healthy, inexpensive grocers in that area. Nearby community gardens can help a family save money on food while supplementing their diet with healthy produce. (See Denver case study, Section 3.7.) Food cooperatives are another good option for reducing cost and increasing the quality of groceries. Though co-ops are not usually located in lower-income neighborhoods, go to www.coopdirectory.org to find a list of co-ops and their locations.



Hold up! Some gourmet grocers are scaling business up to match the size of supermarkets, but they aren't scaling their prices down. While it's generally true that larger stores have better deals, before you start moving families in next door to that great organic grocer that has everything, it's probably worth a trip there yourself to be sure it's affordable to new arrivals.

- **Location! Location! Location! Part 2 — Access to financial services:** Fringe financial services, such as check-cashing services and payday loans, are likely to move into neighborhoods where mainstream financial institutions, such as banks and credit unions, are scarce. According to a 1997 Woodstock Institute study quoted in RefugeeWorks' report on financial literacy, the costs of cashing checks with non-traditional businesses in some places are reported to be 24% to 305% higher than similar services from a bank.⁴

People who distrust or are unfamiliar with banks may opt to keep their money at home or in their wallets, putting them at risk of losing that money to robbery or theft. Emphasize the benefits of transacting with a bank. Finding housing with easy access to mainstream financial institutions can help reinforce use of services that help save money and build healthy financial habits.

- **Location! Location! Location! Part 3 — Access to transportation:** As mentioned in the introduction of this book, for every dollar a family saves in rent, the household spends 70 cents more in transportation costs.⁵ That means, a remote apartment that is \$100 cheaper in rent would be, on average, only \$30 less than a more centrally-located unit if transportation costs are considered. Housing researchers are taking a closer look at these tradeoffs between housing and transportation costs, and people working in refugee housing should, too. Like easy access groceries stores and banks, convenient mass transit or close proximity to employment can help new arrivals and long-term refugees save money.
- **The payoffs of shared community space and a supportive community:** Help refugees acclimate to their new lives by helping them feel familiar and secure in their neighborhood. Sometimes that benefit translates into reduced trips to the doctor for an ailment that may well turn out to be malaise.

A more concrete added bonus of a supportive local community, though, is that it

also can save its members money when community activities help reduce the everyday costs of living. Communities with babysitting cooperatives, for instance, can reduce the need to pay for high-cost daycare; neighborhoods with carpools reduce transportation expenses; and areas with neighborhood crime-watch programs reduce the expenses of theft and other crimes.

Outside agencies can often use shared space and community rooms for programs, such as adult education and Earned Income Tax Credit programs (see below), reducing transportation costs of residents to access these. In a very short time, all of these reductions can more than outweigh more expensive rents. For more about the benefits of community, check out Section 2.4, “Building Local Community,” and to see how one community used its shared space for the benefit of refugees, go to the Salt Lake City case study in Section 3.6.

- **Existence of affordable housing developers:** Service-enriched housing can help households save money by offering voluntary programs that meet needs — like childcare and adult education — at little or no extra charge to residents. Affordable housing developers are also likely to have space designated for community activities such as those mentioned above, further increasing the opportunity for creating less expensive alternatives to much-needed services. For a quick guide to finding affordable housing providers in your area, check out *Appendix #4*.

INCREASING INCOME AND MAKING THE MOST OF SAVINGS

After eliminating unnecessary housing costs, reducing necessary costs and uncovering hidden costs in housing, you will likely find that it’s more than just the cost of living that makes it difficult for refugees to make ends meet. Income also plays a role. New arrivals receiving R&P or Match Grant monies must live on limited incomes. Housing-related programs, however, can help increase refugees’ incomes and make the most of their savings.

- **Improve earning opportunities in partnership:** Partner with an employment-training provider to help refugees acquire the advanced skills they’ll need to access better-paying jobs. For an example of this, read the case study of San Antonio (Section 3.3). These housing-based employment training programs recognize refugees not only as tenants but also as potential employees. Refugees can also receive reduced rents as part of their benefits if they take housing providers’ training in well-paying and, sometimes, union positions. This helps them increase their income and savings at the same time.
- **Tap into or partner to start your own residentially-based Earned Income Tax Credit programs:** The Earned Income Tax Credit (EITC), sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and

file a tax return, even if they did not earn enough money to be required to file a tax return. The EITC has no effect on certain welfare benefits. The Center on Budget and Policy Priorities has translated EITC fact sheets into almost 20 languages, including Arabic, Amharic, Bosnian, Farsi, French, Hmong, Russian, Somali and Vietnamese. These are available for download at www.cbpp.org/eic2006/.

Some affordable housing organizations, such as Mercy Housing, already have established EITC programs as part of their resident services to help qualifying residents access this credit. Mercy Housing's EITC program helped residents access a total of more than a half million dollars in tax credit in 2005. If you're already working with an affordable housing provider, ask management about such programs and steer refugees toward them where they exist to help refugees earn more than they thought they could.

If there isn't an established program in the area, consider partnering with a local university accounting program or other volunteer tax-preparation assistance program to help refugees benefit from these EITC programs. For more information about the IRS' Volunteer Tax Assistance program for low income families and individuals

(VITA) go to www.irs.gov. To start, the Center for Budget and Policy Priorities has an EITC toolkit for organizations at www.cbpp.org.

- **Maximize savings with Individual Development Accounts (IDAs): Different IDA programs have various requirements for their participants.** Most involve a financial literacy and/or credit-counseling component and all feature a match to participant-savings contributions of as much as \$4 for every \$1 saved. The idea behind IDAs is to help low- to moderate-income individuals and families build wealth and acquire the assets, including higher education, small businesses and properties, that can act as steps out of poverty. The Institute for Social and Economic Development Solutions (ISED), an Office of Refugee Resettlement grantee, provides technical assistance in the area of IDA programs specifically designed for refugees. Many private banks, as well as local and national service organizations, feature IDA programs for qualifying refugees. IDAs are discussed in more detail in Promoting Homeownership, Section 2.5. If you want to know more about IDAs, go to the website for the Corporation for Enterprise Development, www.idanetwork.cfed.org, to access a directory of IDAs in your area.

 **KEYS TO SAVING MONEY**

- **Saving money in the United States isn't easy.** Even native-born Americans have trouble saving money. It requires effort to avoid expensive mistakes and common financial pitfalls.
- **Developing financial literacy is an important and ongoing process.** People, especially newcomers who are adjusting to an unfamiliar financial system, need to make well-informed financial decisions to escape poverty. Providers can teach financial literacy, both through quality, appropriate financial literacy curricula and practice in everyday areas such as housing.
- **Basic approaches to saving money fall into three categories.** By eliminating unnecessary costs and reducing necessary costs in housing, identifying the hidden costs and payoffs of housing choices, and increasing income, refugees can save money.
- **Eliminating unnecessary expenses and reducing necessary expenses is often a matter of being familiar with the system.** Agencies and volunteers can help new arrivals save money by providing housing orientation programs that effectively convey the messages of budgeting, avoiding late charges on rent and other bills and using energy conservation methods and similar money saving techniques.
- **The costs of housing include more than rent and the benefits can be more than shelter.** Consider all of the hidden costs of substandard and remote housing and evaluate all of the benefits of close proximity to basic services, residential services, and supportive communities to better recognize the difference between a real deal and a money pit.
- **Increasing income can be a housing-related task, too.** Residential EITC programs, IDA programs and employment training programs all are ways to help refugees make more money and make the most of the money they save.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Case Study: Partnership with Management Companies** (Section 3.3) gives an example of a partnership with an affordable housing provider and a residential employment training program that helped refugees gain financially beneficial job skills.
- **Case Study: Housekeeping Workshop** (Section 3.5) shows how a housing orientation program helps new arrivals avoid easily prevented, but common and expensive, repairs
- **Case Study: Partnership for Resident Services** (Section 3.6) illustrates an innovative approach to providing money-saving residential services.
- **Case Study: Community Garden** (Section 3.7) discusses the establishment of a community garden, an inexpensive way to add healthy foods to residents' diets, and the benefits of working with non-profit housing providers.
- A Quick Guide to Finding Non-Profit Affordable Housing (*Appendix #4*)
- Property Profile (*Appendix # 5*)
- Normal Wear and Tear vs. Excessive Filth and Damage (*Appendix #12*)
- Charges for Common Repairs (*Appendix #13*)
- Sample "Please Repair" Form (*Appendix #14*)
- Housekeeping Orientation Curriculum and Shopping List (*Appendix #16*)
- Make Your Own Green Cleansers (*Appendix #17*)
- Saving Money by Saving Energy (*Appendix #19*)



THE TOOL BOX

- Read the *Contemporary Pediatrics* article by Megan Sandel entitled “How Substandard Housing Affects Children’s Health.” (*Contemporary Pediatrics* 2000;10:134.) to see how substandard housing has been linked to expensive health complications in children. References many helpful tools and resources. Online at: <http://www.contemporarypediatrics.com/contpeds/article/articleDetail.jsp?id=140243>.
- *Financial Literacy for Newcomers: Weaving Immigrant Needs into Financial Education*: This report assesses financial literacy programs for refugees and other newcomers and provides case studies and recommendations for increased awareness and use of these programs. Lutheran Immigration and Refugee Services and RefugeeWorks wrote the report. To download the full report from the LIRS website, go to www.lirs.org.
- Finding Refugee Housing E-Learning Module: Go to the Refugee Housing Program’s website at www.refugeehouse.org to find an hour-long e-learning module about how to find refugee housing. This program includes an electronic budgeting tool to help refugees determine how much expense is essential and what costs can be avoided.
- The Federal Deposit Insurance Corporation (FDIC) has developed a computer-based financial literacy program entitled “Money Smart.” The curriculum is designed to be self-paced, with each of the 10 modules taking about 30 minutes to complete. The curriculum is available online and additional CDs (up to 25) can be ordered for free. Instructor DVDs, supplements and other guides are available in English, Spanish, and a number of other languages. For more information, go to: www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html.

RESOURCES

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3. Chamjin Chung and Samuel Myers Jr.. “Do the Poor Pay More for Food? An Analysis of Grocery Store Availability and Food Price Disparities.” *Journal of Consumer Affairs*. Vol. 33, No. 2. Dec. 1999.
4. RefugeeWorks. 2006.
5. National Housing Coalition. “Something’s Gotta Give: Working Families and the Cost of Housing.” http://www.nhc.org/pdf/pub_nc_sgg_04_05.pdf.



2.3 BUILDING LOCAL COMMUNITY

Local community building and refugee housing can be a very busy two-way street. First of all, housing impacts community development and integration. Most neighbors — refugee and non-refugee — share concerns about crime, the availability of social services and the quality of schools. If people within a local area do not or cannot connect to address these issues collectively, because of a lack of time or space to meet their neighbors for instance, they have to negotiate these problems on their own. If they're refugees, they will have to rely on the support of an agency to address these challenges.

Community development and integration also impact refugee housing. New arrivals who are able to rely on neighbors for guidance on issues, such as apartment maintenance, unit regulations, and the rights and responsibilities of a tenant, are less likely to have problems that get out of hand and result in eviction. Before they make a secondary migration, refugees may experience “push” factors other than feeling uncomfortable or unsupported in their neighborhoods. However, that feeling is at least one of the reasons that many refugees choose to break leases and leave. Finally, refugees who feel unwelcome in their new homes are more likely to consider their stay in the United States to be a short-term circumstance, compromising long-term housing goals, such as homeownership.

A few decades ago at a conference in South Dakota, Kenneth Wilkinson, a professor from the University of Southern Pennsylvania, explained his concept of an ideal, local community. Though years have passed, his ideas remain potent today. According to his presentation, a true, local community has three primary elements. It is a geographic space with local ecology, where each element of the society contributes. Second, local community is a social organization of common needs and interests. Finally, it is a bond of solidarity, expressed through collective actions to address common problems and improve the common good.

DID YOU KNOW?

According to the U.S. Census Bureau, almost half of all people living in America, 45.9%, and more than half of all people living in metropolitan areas moved at least once between 1995 and 2000.

(Source: U.S. Census Bureau. 2003.)

**“BUT WHAT DOES LOCAL
COMMUNITY HAVE TO DO WITH
REFUGEE RESETTLEMENT?”**

According to UNHCR’s International Refugee Resettlement Handbook, local community has a lot to do with integration. ‘Government has an important role in fostering hospitality by setting overall legislative and planning frameworks and providing funding to support capacity building activities in the refugee and wider communities. However, the integration of resettled refugees happens at a highly localized level in the communities...of the receiving community. The experience of resettlement countries is that it is critical to engage the cooperation and involvement of key local constituencies...’

(Source: UNHCR. 2003.)

Some sociologists have argued that the bonds between specific places and communities have eroded and grown obsolete. Increased mobility, mass communication and other aspects of the modern world have created an alternate community not bound to any defined location. This alternate definition of community is common in mainstream American society. (Think of the terms “academic community” and “religious communi-

ty.”) This definition of community is also extremely prevalent among refugees and the people who work with them. More often than not, when people say “community” in resettlement, they are referring to a specific ethnic community, an immigrant community or the more generic “refugee community,” composed of refugees and all of the people who assist with their resettlement.

The new shift in thinking about community to include extra-local social groups is distinct, real and, in many ways, quite positive. But there is little to suggest that the development of this new kind of community overrides the need and desire for tangible, local, place-based community.

Using Wilkinson’s definition of local community, most people can see that some housing and development patterns in the United States negatively impact cohesion among people in American neighborhoods. According to the U.S. Census Bureau, almost half of all people living in America (45.9%) and more than half of people living in metropolitan areas moved at least once between 1995 and 2000.² Frequent moves, common among renters in the United States, can cause people to value other forms of non-place centered community, which retain more consistency in areas of high mobility.

Sprawl, another phenomenon that impacts the creation of ties in a local community, increases the physical distance between people. Sprawl generally reduces an emphasis on developing shared spaces and it stretches the length of commutes to cut into the amount of time people have to connect and act in common interests.

Psychological isolation further compounds physical isolation. The Kennedy School of Government at Harvard revealed a

disturbing pattern in its recent publication of the preliminary results from a survey of the spirit, willingness and ability of people to engage in collective activities, or “social capital,” in diverse communities. The results, though not finalized, suggest that in areas with significant diversity, residents are less likely to trust their neighbors — even of their own ethnicity — and are less likely to connect with other people, even informally.³ These results, however, do not state that diversity itself causes breakdowns in trust and social networks. Instead, the results suggest that areas diverse groups of people settle are also likely to be disproportionately impacted by influences like high levels of mobility or poverty, which cause breakdowns in trust and social networks. These missing connections, along with growing divisions between the rich and the poor, lend the impression that common interests among neighbors don’t exist in the United States.

Finally, if individuals feel that the forces that shape their lives are beyond their control, they diminish the likelihood that they will feel empowered to engage in community action.

So what does this have to do with refugee housing, anyway? A lot, in fact.

Refugees, by definition, are

GOALS FOR INTEGRATION

1. To restore security, control and social and economic independence by meeting basic needs, facilitating communication and fostering the understanding of the receiving community.
2. To promote the capacity to rebuild a positive future in the receiving community.
3. To promote family reunification and restore supportive relationships within families.
4. To promote connections with volunteers and support professionals.
5. To restore confidence in political systems and institutions and to reinforce the concept of human rights and the rule of law.
6. To promote cultural and religious integrity and to restore attachments to and promote participation in community, social, cultural and economic systems valuing diversity.
7. To counter racism, discrimination and xenophobia and build welcoming and hospitable communities.
8. To support the development of strong, cohesive refugee communities and credible refugee leadership.
9. To foster conditions that support the integration potential of all resettled refugees taking into account the impact of age, gender, family status and past experiences.

(Source: UNHCR. 2002.)

GUESS WHO'S COMING TO DINNER?

When a few citizens of Gregory, South Dakota, were asked what made small towns more welcoming to diverse populations than urban areas, one teenage boy chimed in, "Food!" Everyone laughed, but the group discussed the significance of connecting over meals. After all, the French word for friend — *copain* — means one with whom you share bread. One Denver man, a Ph.D. candidate who is passionate about community building, received a small grant to take neighbors out to local restaurants together — just to talk. These meals, called "Dinner Dialogues," included a diverse mix of neighbors, most of whom had never met. He even invited off-duty police officers. With some creative interpretation, neighbors were able to get to know some of the details upon which friendships are founded. When the grant for the Dinner Dialogues ran out, one enthusiastic participant offered to host the next meal at her own house. The group arranged to carry on the dialogues by hosting dinners on a rotating basis.

displaced. This experience can further complicate the already difficult process of forging community. Refugees have had to unwillingly sever ties with their local place-based communities at least once. Unlike economic migrants and, to a lesser degree, asylees, refugees likely had little or no intention of leaving their homes prior to their

forced migration, and they generally had little time to prepare before they left. For these reasons, reconnecting social, cultural and familial ties broken by forced migration often becomes a central focus for many people arriving in the United States. As advancements in communication technology are making ethnicity- and nationality-based virtual communities an important reality, because they help to bridge people long-separated by conflict and its aftermath. The interest in virtual communities is all the more potent, because refugees who have experienced extended stays in isolated camps and who feel an ambivalent mix of nostalgia and fear commonly question the connection between location and community. Refugees and their neighbors are even less likely than others to be able to easily connect and identify common problems and similar interests. They're often dealing with fear as a product of trauma and don't know how or where to meet their neighbors, especially if they are at the mercy of language barriers.

BUILDING LOCAL COMMUNITY — A QUESTION OF DESIRE

Sometimes refugees aren't involved in their larger local community because they don't plan on making the neighborhood their permanent home, and sometimes refugees don't plan to make a neighborhood their permanent home because they don't feel involved in the larger communi-

ty. A few housing-based approaches can help address both possibilities.

- **Offer opportunities for refugees to do the familiar.** One Bosnian man who came to the States as a refugee said that arriving in the country felt like being born again. He had to learn to walk, talk and do everything anew. One reason some new arrivals are hesitant to be involved in community activities is because of the sheer difference and the stress involved in always learning something new. Some group activities, such as cooking, gardening and sewing, can help new arrivals recognize that life in the United States, while quite different, still can offer some of the comforts they remember from home. Read the case study about the 13th Avenue Community Garden (Section 3.7) to see how this offered an opportunity to build community for number of new arrivals in Denver.
- **Give refugees a chance to contribute to a neighborhood.** Neighborhood community service projects can be opportunities for refugees and non-refugees to work together to meaningfully contribute to the quality of life in their neighborhood. Refugees can dispel myths of dependence and restore their own confidence in their abilities by showing their neighbors who they really are. Read how refugees and other neighbors join forces in Salt Lake City (Section 3.6) to perform community service and about how asylees trade community service for housing in Baltimore (Section 3.2).

BUILDING LOCAL COMMUNITY — A QUESTION OF TIME

With some of the community-impacting

trends in housing, many people with lower incomes may feel the desire to meet their neighbors, but that they don't have the time or the place to do so. Some groups in communities across the country have adopted creative approaches to addressing this dilemma. Refugee agencies can support the creation of time and space for community with some of the following actions.

- **Help refugees find work close to home.** New arrivals who are able to secure employment near — or even at — their apartment complexes can benefit everyone, because their time at work doesn't take away from their time in the community. Through these opportunities, the greater community recognizes the contributions of refugees and sees them as better tenants and responsible employees. See how a partnership in San Antonio benefited from this approach. Read the case study in Section 3.3.
- **Help start a community garden.** Community gardens are spaces to bring neighbors of all ages and origins out of their apartments and encourage them to interact on a human level, which helps break down stereotypes, fear and ignorance. Refugees and their neighbors can watch a neighborhood grow more beautiful through their own work and reestablish connections between the community and where they live. Go to the case study of the community garden in Denver (Section 3.7) to see how one community turned an empty lot into a space for neighborly interactions.
- **Open community rooms.** Many housing providers have turned over community rooms or have donated one or more apart-

MISSING COMMUNITY INVOLVEMENT: A POLITICAL ROOT OF THE PROBLEM?

If refugees and their neighbors *do* manage to gain the interest and opportunity to meaningfully communicate with one another about their common interests, the question remains whether new arrivals will join in community activities. Why? One root cause of this problem could be in the circumstances many refugees lived in prior to their arrivals in the United States.

The United Nations 1951 Convention and 1967 Protocol Relating to the Status of Refugees establish that refugees should be allowed to live free, dignified and self-reliant lives in the communities of the countries receiving them. Many countries, however, explicitly or implicitly forbid refugees to do so. In fact, the experience of more than 7 million refugees worldwide is one the U.S. Committee for Refugees and Immigrants (USCRI) calls “warehousing,” where refugees are confined to remote camps for decades. In its statement calling for the end of warehousing, USCRI calls the practice of warehousing one that causes “enforced idleness, despondency and despair.” Many refugees who have experienced warehousing believe that survival is dependent upon *not* challenging the forces causing hardship in their lives. In this limbo, they believe that avoiding interactions with the larger community is the safest bet.

The refugee experience of being “warehoused” adds a layer of complexity to many aspects of resettlement, and most certainly impacts the development of connections new arrivals make in their new local communities.

To learn more about warehousing and USCRI’s campaign to end the practice, go to www.refugees.org and click on the “End Warehousing” link under “Advocate.”

ments to be used as community rooms to give residents a physical space to collect and be community, as Wilkinson defined it. Refugees and their neighbors can use community rooms to share culture and celebrate traditions. This helps neighbors recognize that true integration means everyone is learning from each other.

BUILDING LOCAL COMMUNITY — A QUESTION OF COMMONALITIES

Refugees often speak different languages, wear different clothes, eat different foods and do a variety of other different things than refugees from other countries and their American neighbors. Sometimes these cultural and linguistic varieties seem like insur-

mountable barriers. Common perspectives often seem scarce. They don't have to be though. When given a chance to develop, a local housing setting will reveal common interests. Here are a few ideas to nudge the process along in a positive way.

- **Provide cultural orientation.** Like cultural orientation for landlords, you can provide some background information on refugees' lives and traditions in their native countries to prevent misunderstandings. Use fact sheets, such as those available from the website of the Center for Applied Linguistics at www.cal.org, or create a "cultural orientation reading list" to give other residents a greater appreciation for new arrivals and the experiences they've had. Be sure to include any good press that you've received and any national news, such as the article about refugees in Utica in UNHCR's April 2005 Refugee magazine at <http://www.unhcr.org/publ/PUBL/426f4c772.pdf>.

After refugees arrive, create an opportunity share history and traditions to relieve the anxiety and rumors that inevitably arise when someone "different" moves in next door. Use cultural celebrations in community rooms and gardens to provide a fun, interactive way for neighbors to ask questions about and appreciate each others' experiences. More often, these are opportunities to recognize that we are not that different after all.

- **Balance with "being human" training.** Keep the cultural orientation balanced. Although patterns exist among refugees' experiences, people are people. Some are

rude and unforgiving. Some refugees are warm and friendly. The more opportunities there are to emphasize the importance of interacting as human beings, the better.

- **Conduct a class on communicating over cultural and linguistic barriers.** Most people have been in the uncomfortable position of needing to communicate with someone who doesn't speak their language. What do you do in this situation? Many people get scared, offended, paranoid, angry or frustrated. Others pull aside the first bilingual child they see to interpret. With a little courage and some willingness to look like a fool for a little bit, communication can happen without the help of an interpreter. Share some illustrated resources, such as those in the "Tool Box" below, with refugees' neighbors and conduct a workshop, such as the one included in *Appendix #25*, to encourage people to overcome this communication barrier.
- **Offer services that transcend differences.** While people face different challenges, most people have the same basic needs, regardless of their nationalities or other differences. Someone needs to watch the kids after school ... Work doesn't pay enough ... It's hard to catch a bus late at night from this part of town. Offer services that cater to the general needs of a diverse population. This gives neighbors an opportunity to interact as equals and partners facing similar challenges.
- **Support a resident steering committee or conflict-resolution panel.** Resident steering committees help to determine what collective priorities and actions

should take place in a community. Show committee members that their time and commitment is valued by giving them real decision-making power and financial support. This not only elicits input from the community. It also offers an opportunity to participate in an important process in

community integration and empowerment. These councils also can be excellent tools for sharing information with a wide group of people than can be reached through flyers and other means. To see how this worked in Salt Lake City, go to Section 3.6.



KEY LESSONS IN BUILDING LOCAL COMMUNITY

- **Local community is grounded in geography.** Though there are many definitions of “community” out there, local community is centered around neighborhoods where people live, shop and work, and it is not easily displaced by other forms of community.
- **An integral part of refugee resettlement rests with local community integration.** Though governments and voluntary agencies have extremely important roles in resettlement, according to UNHCR, integration of resettled refugees happens on a very localized level and requires the support of the local receiving community.
- **Native-born Americans face some of the same challenges as refugees trying to build communities.** Due to development patterns, technology shifts and a number of other factors, an increasing number of Americans and non-native residents alike feel the depletion of local community. In developing local community to benefit refugees, people working in refugee housing must also be aware of the larger patterns of isolation.
- **Refugees face specific barriers to community involvement.** In addition to general environmental factors, refugees face specific challenges to local community involvement and integration. Many of these challenges are due to a lack of interest in building ties to their local communities, a lack of physical space and time to connect and a feeling of missing shared interest and common ground with their neighbors.
- **Refugee housing can be an ideal place to start overcoming these community integration-development challenges.** By virtue of living in a property with other refugees and non-refugees, new arrivals already have a space and a vested interest in common. People involved in refugee housing have a unique opportunity to build on this good start by creating local social space and opportunities to interact, through community service activities, resident services and informal celebrations.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **The National Affordable Housing Landscape** (Section 1.3) takes a look at how some of the trends in building and housing development are affecting communities across the country.
- **Challenge Area: Saving Money** (Section 2.2) shows building community isn't just a "feel good" concept. It can also translate into real financial savings for refugees and their communities.
- **Challenge Area: Providing Resident Services** (Section 2.4) explains how residentially-based services can act as a catalyst for community building in properties and neighborhoods.

- **Case Study: Transition House** (Section 3.1) provides an example of refugees who built community by sharing transitional housing with other new arrivals.
- **Case Study: Housing Network and Supportive Shelter** (Section 3.2) illustrates creative use of existing networks and property owned by natural constituencies has offered refugees and asylum seekers shelter and a place that feels like home.
- **Case Study: Partnership with Management Companies** (Section 3.3) shows how a housing specialist's presentations to a large non-profit housing organization helped to open up employment possibilities for refugees within the housing complexes where they live.
- **Case Study: Partnership for Resident Services** (Section 3.6) tells the story of how shared interests and needs in the community and a resident steering committee helped to transcend differences in one apartment complex.
- **Case Study: Community Garden** (Section 3.7) shows how one group's efforts to create a shared space grew community in their neighborhood.
- **Case Study: Self Help Homeownership Program** (Section 3.8) showcases how a community literally built itself through self-help housing programs.

- Sample Property Profile (*Appendix #5*)
- Sources of Cultural Orientation for Housing (*Appendix #24*)
- How to Work With — and Without — an Interpreter (*Appendix #25*)

 THE TOOL BOX

- Check out what UNHCR has to say about community integration for new arrivals in the *International Resettlement Handbook* at www.unhcr.org/publ/PUBL/426f4c772.pdf.
- Start your “good press packet” and cultural orientation reading for landlords with the UNHCR Refugees magazine feature on Utica, New York. Available online at www.unhcr.org/publ/PUBL/426f4c772.pdf.
- Collect information about new arrivals for new and current landlords on the website for the Center for Applied Linguistics. Go to www.cal.org and select “Culture Profiles” to see what information exists for groups in your area.
- Find samples and ordering information for KwickPoint visual communication resources — ideal for neighbors and other community members to use in an emergency without an interpreter — at www.kwickpoint.com/.

RESOURCES

1. Wilkinson, Kenneth, 1986. “The Small-Town Community: Its Character and Survival” Address to the Third Biennial GITAP Interdisciplinary Conference “Down to Earth: People on the Land-Questions of Food, Work, People and Land.” Transcript available at www.nercrd.psu.edu/Community/Writing/KPW_smalltown_intro.html.
2. US Census Bureau, 2003. “Migration and Geographic Mobility in Metropolitan and Non-metropolitan Areas. America: 1995 to 2000” at <http://census.gov/prod/2003pubs/censr-9.pdf>.
3. Kennedy School of Government, 2001. “Social Capital Community Benchmark Survey, Preliminary Results” available online at www.ksg.harvard.edu/saguaro/communitysurvey/results3.html.



2.4 PROVIDING RESIDENT SERVICES

At the Refugee Housing Program, we know that housing is not the only need that refugees have. Employment, health, language acquisition, cultural acclimation, safety, psychological wellness, and a myriad of other needs warrant commitment of resources and time to secure. Rather than looking at the provision of refugee services as a zero-sum game — where attention paid in one area takes away resources and time from another area — we believe that refugee services of all kinds converge at certain points. By concentrating a greater portion of their energy at these strategic points of intersection, refugee service providers, national technical assistance providers, local communities and refugees may be able to make even more of their finite resources.

In other words, addressing refugee housing needs and providing other refugee services are not mutually exclusive activities.

In Section 2.1, we discussed the process of finding and securing housing as a refugee service in itself. The section after that, featuring housing-based approaches to saving money, showed that certain housing decisions can impact whether or not refugees are able to save their hard-earned dollars. But the connections between services and housing go beyond this.

THE DARK SIDE: IMPACTS OF BAD HOUSING ON REFUGEE SERVICES

Sometimes the best way to evade dealing with bad news is to be aware of and avoid the potential elements that contribute to making a situation worse. This applies to refugee housing and services. Poor housing can increase the consumption of services. In the most extreme of worst-case scenarios, decisions made in refugee housing can be counterproductive to the rest of services being offered. A shortsighted focus on affordability as the only qualification of good housing placement for refugees can result in new arrivals living in sub-standard housing. Such placements are rare, and even more rarely intentional. Regardless of

DID YOU KNOW?

Like refugee service agencies, many affordable housing providers also provide social services like ESL classes and employment training. These are designed to “enrich” properties and help residents overcome some of the barriers to self-sufficiency.

the duration, placing refugees in substandard housing conditions is out of compliance with the operational guidance. Unhealthy or unsafe housing conditions can result in the need for more services. For instance, if refugees are living in an apartment complex with lead paint contamination, the need for children's health services has the potential to increase. A recent study by the Department of Pediatrics at Boston Medical Center indicates that children who live in substandard housing suffer greater incidences of such problems as asthma, respiratory disease, injuries, lead poisoning and malnutrition. Ensuring that housing meets the standards for habitability helps to make sure that refugees and their families prevent unnecessary trips to the hospital which result directly from unhealthy living conditions.

Likewise, if crime is abundant in a neighborhood where refugees are living, their chances of being victims or even perpetrators of crimes increases. This then increases the potential need for advocacy or trauma support services.

In addition to increasing the need for some services, poor housing can interfere with the ability of refugees to access needed services. Migration is a survival strategy that is one of the most defining features of a refugee's experience. This is important to keep in mind in situations where refugees find their housing substandard or where new arrivals feel alienated from their communities. (See Section 2.4 for more on helping refugees feel at home by building local community.) When living situations are unsafe, uncomfortable or unsustainable, refugees are likely to move. This has an impact on the other services refugees are able to access. Many of the city and county sponsored pro-

grams serving refugees restrict refugees to living in certain areas and this determines whether refugees are qualified for certain services. Resettlement agencies often keep physical qualifications for services in mind when searching for initial housing for refugees, and some even list service eligibility in their profiles of properties (see *Appendix #5* for an example).

This initial consideration is extremely important. What happens when a refugee finds a housing situation unaffordable, uncomfortable or unsafe? In addition to the financial and other implications of leases broken early and without the consultation of case managers, refugees who move from initial housing often find themselves losing more than just an apartment. Crossing over city or county lines often means that new arrivals are required to reapply for services. If refugees take one step further and decide to leave a bad housing situation for the "greener pastures" of another state, they become ineligible for the state services of their initial placement. While not every case of secondary migration produces a bad situation, the almost-unavoidable gap in services results from unanticipated or forced moves and is often a dangerous and unfamiliar point of vulnerability for many new arrivals. This weak point can be avoided by ensuring refugee housing is safe, comfortable, welcoming and accessible. Over time, this also helps to promote tenure.

Even services that are not technically tied to people living within certain jurisdictions can be impacted by refugee housing. As we saw in Section 2.2, housing located far away from mainstream banks and grocery stores is more likely to keep refugees from accessing the benefits of these businesses. If new

arrivals live far away from services, even most beneficial, high-quality and appropriate services for refugees will be under-utilized.

**LOOK ON THE BRIGHT SIDE:
POSITIVE IMPACTS OF GOOD
HOUSING ON REFUGEE SERVICES**

Substandard housing can increase the need for services and remote housing can decrease the likelihood that refugees can easily access services. However, the interactions between housing and service provision are hardly all doom and gloom. Far more often, quality refugee housing positively impacts other services. Healthy, safe and affordable housing, complete with a supportive community, can reduce the need for some services or help limit the extent and amount of time upon which refugees are dependent on these services. The more comfortable, safe and welcomed a new arrival feels in her new home, the less likely it is that she will require intensive, ongoing support to negotiate the aftereffects of trauma.

Further, if a broad number of factors is considered when determining whether housing is a good fit for refugees (*see Appendix #5 for an example of a comprehensive property profile*), the chances are less likely that a refugee will feel compelled to move within a short period of time. Continuous tenure in one place improves the chances that a refugee will become more familiar with services in her area, such as ESL classes at a nearby recreation center, or women’s health services at a local clinic. The refugee’s chances of accessing those services increase as she becomes more familiar and comfortable. More practically, when refugees are not moving from one jurisdiction to another, qualification for location-based services

does not change.

The connection between housing and service provision can even go one step further. The group of organizations that generally considers itself the supportive service community for new arrivals includes federal, state and local governments, voluntary agencies and mutual assistance associations. Mainstream non-profit and for-profit service providers are also sometimes included at this table. The intersection between refugee housing and refugee services reveals a largely-untapped resource when it comes to service providers. Some housing providers have residential service components already in place which compliment services provided by voluntary agencies. Mercy Housing describes its resident services program as one which “...provides residents opportunities and tools to stabilize their lives, find economic self-sufficiency, and become active participants in their communities.”²² This mission, though focusing on the needs of “residents” instead of refugees, is notably in line with the goals of many refugee assistance agencies.

Housing-based resident services should not be seen as a threat to services provided by resettlement agencies, nor should they be seen as an opportunity to cut services out of the resettlement process. It is better to look at the existence of service-enriched housing as an opportunity for partnership, improved effectiveness and increased efficiency of services. By seeking out service-enriched housing providers and partnering your expertise with theirs, refugees stand to benefit in at least four substantial ways.

Improve continuity of services. A partnership between a housing provider’s resident services program, first of all, can

improve continuity of services. Since qualification for residential services is usually tied only to the requirement that a beneficiary of a program lives in the housing complex, refugees can continue to benefit from services even after their initial period of intense support from resettlement agencies expires. A higher level of attendance is also likely because the many barriers of accessing services across town do not exist if a refugee need only walk down the hallway to participate in programming.

Maximize agencies' limited resources. Secondly, a partnership with a service-enriched housing provider helps to ensure that both agencies' and individuals' limited resources are used more efficiently. Agencies able to tap into existing programs and support the residential services already offered by housing providers need not expend the resources necessary to start up their own similar program. Outlays for materials, such as books and learning supplies, are reduced through such partnerships. Service agencies outgrowing their offices and classrooms are more interested in the fact that most residential services programs have community rooms and other space available for programming for their residents. By partnering with these housing providers, agencies are often able to access a relatively large amount of service and programming space, free-of-charge.

Make the most of refugee time and money. Partnering with housing providers that provide on-site services is also beneficial to refugees by saving new arrivals two important limited resources, time and money. Short commutes to access services are good, but no commute is better. By locating services on site — and by helping

refugees to access these residential services — bus fares are saved, less time is spent going to and coming from home, and the chances of consistent attendance are much improved.

Offer refugees new services. Joining forces with residential services also has the potential to link to providing new services and developing new areas of expertise not covered currently by refugee services. For example, many housing providers offer earned income tax credit (EITC), assistance programs and individual development accounts (IDAs), to help their residents save money and develop good financial habits (see Section 2.2 for more about EITC and IDAs). While most resettlement agencies see that both programs stand to benefit new arrivals, few agencies are in a position, either in terms of resources or expertise, to initiate efforts in these areas alone. Resident services programs across the country offer a variety of services such as homeownership, counseling and first aid training. The expanded set of services is not offered by resettlement agencies, creating enormous benefit potential for the resettlement agencies and the refugees.

The opposite is similarly true. Refugee service agencies have expertise in services that resident service wings of housing providers are only beginning to learn about. For instance, foreign language classes, cultural orientation and ESL classes are all areas that resettlement staff can potentially help expand current residentially-based service programs without requiring either organization to break the bank.

When the need for certain services is shared by both clients of a refugee agency and residents of a particular property, joint

solutions can still be discovered. Outsourcing refugee and resident services by partnering with local, mainstream service organizations and universities has been an effective way a number of communities have addressed this challenge. For more details about how this works, read the case studies for Salt Lake City and Santa Clara County.

Promote community integration. Finally, residentially-based services can help to promote community integration. On a systems level, residentially-based services can serve as an intermediate step between the highly-structured intensive services provided by a refugee resettlement agency and being completely on one's own. Refugees who may be uncomfortable negotiating the service structures of larger mainstream systems are more likely to grow comfortable working with mainstream service providers if they can do this in a familiar, residentially-based environment before moving to traveling across town to work with the same agency.

Resident services can also encourage interaction of refugees with their local communities on an individual level. By examining the needs that transcend differences to meet the shared interests of a variety of their residents, housing providers are able to illustrate, intentionally or otherwise, that refugee and non-refugee residents share

more interests and needs than either group originally thought. Residentially-based services, more than almost any other type of services, are likely to create diverse classrooms and other situations where native-born Americans, refugees and other immigrants appear as equals, learning the same skills and gaining the same assistance. Having a structured situation for refugees and their neighbors to interact helps the inevitable misunderstandings and conflicts manageable. Being residentially-based, these joint projects also have the distinct benefit of creating situations where refugees and their neighbors can easily move to interact voluntarily and informally without classroom structure. This situation is much more difficult to create if participants in a shared program are commuting from all over to a central location.

The presence of a resident steering committee to help determine resident service programming (*see Salt Lake City case study for an example*) further increases a sense of equality and community empowerment. These opportunities to build individual skills and develop community simultaneously are some of the greatest mutually-beneficial outcomes partnerships between resettlement agencies and residential service wings of housing providers can offer.

 **KEYS TO PROVIDING REFUGEE SERVICES**

- **Refugee Housing and providing other refugee services are not mutually exclusive endeavors.** Location and quality of housing have the potential to determine whether or not new arrivals are able to regularly access needed services and whether they will require more services. Housing can also greatly compliment and augment services already provided by refugee service agencies.
- **Healthy, safe and supportive communities can reduce the length of time and the amount of total resources a refugee needs to acclimate to their new homes.** By filling the supportive functions of good neighbors, strong, supportive community culture can help a new arrival feel accepted and at home, supplanting the need for some more structured support services like trauma counseling and parenting classes.
- **Thoughtful housing placements help minimize secondary migration and secure qualification for location-based services.** As many refugees are no longer eligible for services provided by city and county governments if the new arrivals live outside of a specified area, helping to ensure that initial housing placements are not encouraging refugees to move outside of the range of services can indirectly assist in securing those services for refugees.
- **Many local housing providers feature service-enriched housing, accessible to refugees.** Locating housing providers with relevant residential service programs means refugees can enjoy a greater continuity of services, limited agency resources are used more efficiently, new areas of services are made available to refugees, and shared services promote community integration.
- **Partnering with service-enriched housing can increase continuity of services.** Since the only qualification for most residentially-based housing programs is residence in the housing complex, refugees have another resource to guide them through acclimation after the initial period of intensive agency-sponsored services drops off.
- **Partnerships with refugee service agencies and housing providers mean more efficient use of resources for all.** Resettlement agencies that partner with residential service programs are able to ensure that their clients are receiving necessary services without providing those services directly. Housing providers with service components can broaden their own services without incurring increased staffing costs by opening programming space to resettlement agencies. Refugees do not have to spend

their own valuable time and money commuting across town to access the programming that interests them.

- **Refugee service and residential service partnerships can increase the breadth of services available to all.** When resettlement agencies share their strengths with resident services and when resident services do the same, a wider group is able to access a wider array of services — from EITC programs to cultural orientation — without having to go through the trouble and expense of “reinventing the wheel.”
- **Resident services meeting the needs of non-refugees and refugees alike can act as an opportunity for community integration.** By creating a structured environment where services act as magnets to bring people together out of their own self interest, an interesting by-product emerges. Native-born Americans, refugees and other immigrants are able to see that they have more in common than their outward diversity might suggest. Interacting as equals, whether in a classroom or in a resident services steering committee, has the opportunity to help neighbors begin to overcome the fear and reluctance that separates people in neighborhoods.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Finding and Keeping Housing** (Section 2.1) discusses how to factor existing resident services programs into a larger collection of factors in finding and keeping refugee housing.
- **Challenge Area: Saving Money** (Section 2.2) illustrates how resident services fit into a larger context of helping refugees save money in a housing setting.
- **Challenge Area: Building Local Community** (Section 2.3) shows how sharing services and other interests promotes community integration.
- **Case Study: Transition House** (Section 3.1) tells the story of one transitional housing program’s short-term services and the benefits of providing these in a residential setting.
- **Case Study: Housing Network and Supportive Shelter** (Section 3.2) narrates one woman’s experience of the residential support changing simple shelter into a home.
- **Case Study: Partnership with Management Companies** (Section 3.3.) gives an example of the contributions of one housing provider made to resident services even without a formal program.

- **Case Study: Housekeeping Orientation Program** (Section 3.5) shows how services on-site increase attendance and appreciation for the classes offered.
- **Case Study: Partnership for Resident Services** (Section 3.6) gives an account of an innovative approach to outsourcing resident services to combine expertise with efficiency.
- **Case Study: Community Garden** (Section 3.9) tells of the crossovers between a housing provider supporting its residents and residents supporting their larger community.
- A Quick Guide to Finding Non-Profit and Affordable Housing (*Appendix 4*)
- Sample Property Profile (*Appendix 5*)
- Sample List of Topics for Home Living Skills Workshop (*Appendix 15*)
- Housekeeping Workshop Outline and Shopping List (*Appendix 16*)

RESOURCES

1. Megan Sandel. 2000. "How Substandard Housing Affects Children's Health." *Contemporary Pediatrics*; 10:134 online at <http://www.contemporarypediatrics.com/contpeds/article/articleDetail.jsp?id=140243>
2. From www.mercyhousing.org



2.5 PROMOTING HOMEOWNERSHIP

Few refugees are likely to be in a position to purchase a home within the first few years of arriving in a new country, so the bulk of refugee housing efforts focus on rental housing. The home-buying process, however, starts long before someone even begins considering buying a home. You can help new arrivals develop financial literacy to start this process on a good foundation. Offer a housing orientation program (see Section 2.1) that emphasizes the possibility of purchasing a home if good financial habits are developed.

A family makes a major investment when it decides to buy a home. Consequently, families and community organizations must take many steps in order to prepare for home ownership. One of the best ways to learn about the home buying process is to look at the process from the perspective of the lender and the criteria he or she will be using. Those criteria are commonly called the “four C’s” in the banking world: Credit, Capacity, Capital and Collateral. Families, resettlement agencies and community-based organizations, or Mutual Assistance Associations (MAAs), must understand lending requirements in each of these areas to ensure the success of a family who wants to achieve and maintain homeownership.

CREDIT

Credit analysis is one of the most important elements in homeownership and is directly affected by early financial behaviors and rental habits. Credit analysis is the way a lender tries to predict the ability of a borrower to make loan payments based on the borrower’s past use of credit. There are three national credit-scoring firms: Transamerica, Experian and Equifax. Factors that are included in their analysis include:

- The number and types of creditors the borrower has used
- The types and values of items the borrower has purchased (cars, electronics, etc.)
- The record of payment amounts and timeliness on payments
- The overall record of indebtedness

DID YOU KNOW?

Homeownership opportunities are at an all time high for first-time home buyers. Low interest rates are also making it cheaper, in some areas, to buy homes rather than rent.

- ☑ The length of credit history
- ☑ Credit application denials

In addition to the information included in credit reports, lenders consider applicants' payment histories on monthly bills for services such as phones and utilities. Generally, borrowers are expected to have eighteen months of on-time bill payment to get the best deal on a loan. For this reason, even one missed bill payment can be costly in both the short and long term.

In some ways, having no credit is worse than having bad credit. To avoid both though, refugees must be informed of the consequences of excessive fees, high interest rates and the payment provisions attached to the credit offers they get in the mail.

Refugees who want to buy a home face two primary challenges — English acquisition and financial literacy. Refugees must have adequate English and math skills to allow them to become financially literate and make educated decisions about saving money, buying goods and negotiating in the United States lending system. Some ESL programs include financial literacy in their curricula, but there are also some high-quality, freestanding financial literacy programs available. Lutheran Immigration and Refugee Services (LIRS), along with RefugeeWorks, published a helpful report on financial literacy programs for refugees and other immigrants. To access this report online, see the “Tool Box” at the end of this section.

Fannie Mae, Freddie Mac, and other mortgage underwriters, have also developed extensive materials that have been translated into several languages to help first-time homebuyers. See “Tool Box” at the end of

this section for websites to access these materials.

Whether through a housing orientation program, ESL classes, financial literacy curricula for newcomers or translated materials, refugees must focus on two points to be on the right path to homeownership:

- Establish good credit and begin good payment habits immediately upon arriving in the United States.
- Avoid predatory lenders, whose loans can be costly and are likely to target new arrivals.

CAPACITY

Capacity is the ability of the borrower to demonstrate that he or she has sufficient income to repay a loan. Two key factors are the applicant's employment history and income history. Mortgage lenders usually use income and debt ratios as key tools to assess capacity. (*See “A Crash Course in Income-to-Debt Ratios” in this section*)

Fannie Mae and Freddie Mac have developed an array of alternative lending programs in recent years that are more likely to recognize stability in seasonal and part-time employment. For example, Freddie Mac's Loan Prospector credit-scoring software includes non-traditional sources of credit and income. (*See The Tool Box for links.*)

However, employment- and income related challenges remain real for refugees who do not have consistent employment histories and will have a difficult time that they are able to repay a loan. Lenders also rarely consider the earnings from adolescent children as part of the family's repayment capacity, even though children's incomes

A CRASH COURSE IN INCOME TO DEBT RATIOS

Typically, there are two ratios that are taken into account when evaluating the capacity of a borrower:

1. **The front end ratio** is the percentage of monthly housing costs to household income. The rule of thumb is that this percentage should fall between 28% and 35% (.28 and .35). So:

$$.28 = \text{Monthly Housing Costs} / \text{Monthly Income} = .35$$

You can use this equation to find the front-end ratio, the amount of monthly housing costs a family should incur or the amount of income a family will have to have to meet the front-end ratio parameters.

Say we want to determine how much income a household needs to have to fall within an acceptable front-end ratio range if their monthly housing costs are \$700 a month.. Solving the equation, we would find that a household with monthly housing costs of \$700 a month would have to have a collected income between \$2000 and \$2500 to meet this ratio.

2. **The back end ratio** is the percentage of the monthly household income which is taken up by mortgage payments — including principal, interest, taxes and insurance — plus utilities and all consumer credit card payments. This number should be somewhere between 33% and 35%. So:

$$.33 \leq \frac{(\text{Monthly Housing Costs} + \text{Monthly Consumer Debt Payments})}{\text{Monthly Household Income}} \geq .35$$

A household making \$1000 payments to cover mortgage, insurance and other household expenses *and* paying \$200 against credit card debt a month would have to earn an income between about \$3150 and \$3700 a month to satisfy the ratio.

may help families with their monthly bills. If a person's employment history shows frequent job changes, they may also have trouble qualifying for favorable home loan terms.

Some housing-based approaches to stabilizing income and improving employment opportunities were mentioned other places in this book, but they are worth repeating here.

- **Find work close to home.** Considering nearby employment opportunities when looking for refugee housing not only helps save money on transportation, it also helps increase attendance at work by reducing the factors that keep a refugee from making it across town to a job. (See *Appendix #5* for one tracking method of these employment opportunities.)
- **Partner with housing providers to provide employment training and employment.** New arrivals can sometimes receive employment training and jobs through their housing providers. These skills become assets when looking to secure higher-paying jobs that allow refugees to purchase homes. Read the case study of the partnership with management companies in San Antonio, Texas (Section 3.3) for more.

Reducing overall payments and complying with Shari'aa law are two of the other most notable non-employment related challenges refugees face in the area of capacity. Some families have benefited from programs that reduce overall homeownership costs through low- or no-interest home loans:

- **Tap into self-help housing programs.** Self help housing is a valuable homeownership program, because it requires that borrowers repay only the principal of housing costs. This helps many low-income families qualify for a loan. For example, to reduce the overall costs of building new homes and to pass that savings on to new home buyers, Habitat for Humanity relies on "sweat equity," where future homeowners build their houses themselves. This practice also helps forge stronger communities. (See Section 3.5) These principal-only repayment plans are also a valuable tool for Muslim homebuyers who, under Shari'aa law, are prohibited from paying interest.
- **Work with no-interest lenders.** Another way to increase capacity for homeownership was developed specifically to comply with the tenets of Islam, mentioned above. Lariba, for example, is one Muslim bank based in Pasadena, California. Its "American Finance House" established another way for homebuyers to increase their capacity for homeownership and comply with the Islamic tenets by allowing Muslims to repay the cost of homeownership without interest. The Institute for Social and Economic Development (ISED Solutions, at www.ised.us) wrote an article on this organization's work. For more information, follow the links in the "Tool Box" at the end of this section. Freddie Mac has also developed a mortgage product that is used by Lariba as well as other finance institutions in the United States.

CAPITAL

Capital is the amount of the contribution or investment from savings or cash reserves

that a borrower can make as a down payment on the house. It is the borrower's equity investment in the house at the time of the purchase. Down payment requirements can range from 0% to 20% of the home-purchase price, depending on the loan program the borrower uses.

At this level of the process, refugees face challenges, such as the identification of programs that help future homebuyers acquire capital and the location of alternative lending products that allow low down payments and/or assist buyers with down payments. As most communities already have down payment-assistance programs and lending products with a high loan-to-value ratio, the key challenge with refugees in this area is ensuring that they are connected with the programs for which they qualify and that these programs are well-adapted to working with some of their special needs.

- **Find the expertise among your natural constituencies.** A volunteer for one resettlement agency in Denver is making the most of his familiarity with both the world of real estate and the realm of refugee resettlement. He has partnered with a number of families to help them access the down payment assistance and first-time buyer programs for which they qualify. Asking volunteers about their real estate experience might help refugees tap into expert counsel they didn't know you had.
- **Partner with mainstream housing counseling agencies.** In Fresno, California, the Refugee Housing Liaison has been able to coordinate housing counseling orientation sessions in translation. These mainstream organizations are likely

to know what programs refugees qualify for to help overcome challenges in capital. See "The Tool Box" below for information on how to locate these in your area.

- **Set up or tap into an IDA program.** Another tool that has gained prominence over the past 10 years is the IDA, or Individual Development Account. IDAs are savings accounts in which the IDA sponsor, often a non-profit organization or a bank, matches savings of qualifying low-income households, provided that savings are used to buy certain assets, such as homes, higher education and small businesses. A combination of sponsors in one community produced a program that had a 4 to 1 match for every dollar that a participant saved. This means that for every \$1 the participant saved, he had \$5 to invest in an asset.

IDAs also can often be leveraged together with other local funding sources to reach participants' goals. For more about ISED's IDA programs for refugees, or for the Corporation for Enterprise Development's complete listing of IDA programs in your community, check the links listed below in "The Tool Box."

COLLATERAL

Collateral considers the appraised value of the home to be purchased and is typically expressed as a property to loan value (LTV). In traditional lending, a lender will not lend more than 80% of the value of the property. Non-traditional lenders, however, may offer 97% — or even 100% — of the LTV. As a lender assesses the collateral, they are trying to ensure that if the loan is defaulted, or if the borrower does not pay the money back, the

lender will be able to sell the property to recover the amount of the loan. Mortgage insurance to protect the lender is a key to determining LTV.

Refugees face many of the same challenges in collateral as any homebuyer. In this part of the process, it is essential to find a competent real estate agent who the home buyer trusts. If the broker understands the market, there is a lower likelihood that the buyer will overpay for a home. If a property is purchased for a fair price, it should appraise at a level sufficient to meet the collateral requirements of the lender.

- **Avoid predatory lenders and housing scams.** Refugees do not have to become experts on all the ways that loan sharks operate in the United States, but they should be aware of some of the scams for which they may be targeted as victims. Find out who is campaigning on predatory lending issues in your area, and create an opportunity for them to speak with refugees interested in purchasing a home.
- **Refer trusted, licensed volunteers as real estate agents.** Refugees might already know a real estate agent they can trust, they just might not know it. Consider volunteers with real estate qualifications as counsel for refugees questioning the property values of a potential home.
- **Suggest that an ethnic community pool resources to have one or more real estate agents trained to serve their group.** In some areas, ethnic communities with multiple members interested in purchasing a home have overcome language- and other

barriers by sending someone they trust from their own community to become certified to assist them in the home buying process. In addition to assisting refugees buy homes, this is also a way to develop high-level employment skills within a group.



A word of warning! Make sure that refugees understand that they need to exercise the same amount of care when they are working with lenders and brokers from their own community as they do with outsiders. A handful of underhanded members of certain ethnic communities have taken advantage of the trust afforded to them by other members of their group, and this trust has cost families thousands of dollars.

A second challenge in this area is putting together a sufficient down payment and/or a second mortgage to reduce the LTV to levels that are acceptable to the lender. Housing counseling agencies can help with this, because they will know the sources of secondary financing that are often essential to first-time home buyers.

- **Reduce the level of debt financing by working with self help housing programs.** Self-help housing programs are excellent tools for reducing the amount of debt financing and the overall collateral requirements of lenders. One of the better known self-help housing programs is explained in more detail in Section 3.8. Under this model, small groups of first-time homebuyers all commit labor to build each others' homes. This reduces the overall cost — and therefore purchase price — by the amount of contributed labor.

 **KEY LESSONS IN PROMOTING HOMEOWNERSHIP**

- **Homeownership starts long before you meet the realtor.** While few refugees are in a position to begin thinking about owning a home when they first arrive, how they make financial decisions during the first year can impact whether they are able to purchase a home later.
- **Know the “Four C’s.”** When looking at whether or not to lend money, a lender looks at four primary factors: Credit, Capacity, Capital and Collateral. Working to address the challenges in each of these areas can help refugees attain homeownership.
- **Help develop the know-how to keep good credit.** Language acquisition, financial literacy and partnership with local anti-predatory lending campaigns can help ensure that new arrivals begin good payment habits — and therefore, good credit — immediately upon arrival.
- **Develop capacity and maintain a favorable income-to-debt ratio.** Working with low-interest lenders, tapping into self-help housing programs, and stabilizing income and employment are all ways to help refugees demonstrate they have sufficient income to repay a loan.
- **Connect with housing counselors to access existing down payment assistance.** Many down payment assistance programs are designed to help first-time homebuyers or lower income homebuyers, for which refugees qualify. Access these by partnering with a local certified housing counseling agency.
- **Address challenges in collateral by developing strong partnerships with experts in the field.** Finding a trusted agent is key in establishing that a property is not being purchased for an unnecessarily high price. Working with volunteers who are trained agents, with trusted members of an ethnic community who have become a certified in real estate and with agencies running anti-predatory lending campaigns can all help guarantee a future homeowner is getting a fair price.
- **Maximize savings with Individual Development Accounts (IDAs).** The idea behind IDAs is to help low- to moderate-income individuals and families build wealth and acquire the assets, including higher education, small businesses and properties, that can act as steps out of poverty. With some IDA programs with as high as a 4 to 1 match, these can be the final contribution that makes homeownership a reality for refugees.

**RELATED TOOLS AND RESOURCES IN THIS BOOK**

- **The National Affordable Housing Landscape** (Section 1.4) shows how a tough rental market has helped to make buying a home a relatively good alternative to renting in some markets.
- **Challenge Area: Saving Money** (Section 2.2) gives a number of examples of how to work with refugees to save money and make the most of their savings — an integral element of preparing to purchase a home.
- **Challenge Area: Providing Resident Services** (Section 2.4) explores how services such as financial literacy programs and ESL classes are beneficial to new arrivals who aspire to purchase a home.
- **Challenge Area: Building Local Community** (Section 2.3) considers factors that can help make a refugee feel welcome in a new home, an important step to overcoming reluctance to look at the long-term planning necessary for home ownership.
- **Case Study: Partnership with Management Companies** (Section 3.6) looks at how a partnership with a housing management company helped open up employment training and job opportunities that could increase new arrivals' capacity to purchase a home.
- **Case Study: Self-Help Housing Program** (Section 3.8) tells the story of how a self-help housing program not only helped a family buy a house but also feel at home in their new community.
- A Quick Guide to Finding Non-Profit and Affordable Housing (*Appendix #4*)
- Sample Property Profile (*Appendix #5*)
- Glossary of Common Housing Terms (*Appendix #22*)

 THE TOOL BOX

- **The U.S. Department of Housing and Urban Development (HUD)** has an abundance of resources and references for people looking to purchase a home. Go to their website at www.hud.gov and click on “Buying” under “Homes.”
- Learn about the **U.S. Department of Agriculture’s (USDA)** work in promoting rural homeownership through mutual self help housing initiative and other programs at http://www.rurdev.usda.gov/rhs/common/indiv_intro.htmUSDA.
- **Lariba-American Finance House** is currently financing no interest home loans for Muslims in 15 states and availability is pending in six more states. For more information on American Finance House-LARIBA, go to www.LARIBA.com.
- **The Federal Deposit Insurance Corporation (FDIC)** has developed a computer-based financial literacy program entitled “Money Smart.” The curriculum is designed to be self-paced, with each of the 10 modules taking about 30 minutes to complete. The curriculum is available online and additional CDs (up to 25) can be ordered for free. Instructor DVDs
- Begin your search for ESL curricula relevant to home buying by looking at the **Fannie Mae Foundation’s** materials for both students and instructors of English acquisition programs. Online at www.literacyworks.org/fmfhome/index.html. Other available home ownership resources, both in English and in translation, are listed at: www.fanniemaefoundation.org/esol_abe/appendix/appendix2.html.
- **NeighborWorks Center for Homeownership Education and Counseling (NCHEC)** has developed a number of homeownership guides in translation. Go to: www.nw.org/network/training/homeownership/Homebuyingguides.asp.
- *Financial Literacy for Newcomers: Weaving Immigrant Needs into Financial Education:* This report assesses financial literacy programs for refugees and other newcomers and provides case studies and recommendations for increased awareness and use of these programs. **Lutheran Immigration and Refugee Services and Refugee-Works** wrote the report. To download the full report from the LIRS website, go to www.lirs.org.
- See what the **Association of Community Organizations for Reform Now (ACORN)** is doing to educate the public about predatory lending and how your

organization can partner with them to warn refugees about the dangers of predatory loans. For more information, go to www.acorn.org.

- Locate your State Housing Finance Authority to access homeownership programs for your state by searching the **National Council of State Housing Authority's (NCSHA)** database at <http://www.ncsha.org/section.cfm/4/39/187>.
- The Corporation for Enterprise Development (CFED) maintains an extensive and searchable listing of IDA programs for homeownership and other asset acquisition at: <http://www.cfed.org/focus.m?parentid=2&siteid=374&id=599>.
- Find out more about the **Institute for Social and Economic Development (ISED)** at www.ised.us. Also of note are the organization's section on refugee IDA programs. Go to the home page, click on "ISED Solutions" then "Refugee Services" and select "Individual Development Accounts" from the menu. To read ISED's article about Lariba, check it out online at <http://www.ised.us/doc/Islamic%20Financing%20and%20IDA.pdf>.



SECTION ③ CASE STUDIES

3.1 TRANSITIONAL HOUSING PROGRAM:
CATHOLIC CHARITIES, SANTA CLARA COUNTY, CA

3.2 HOUSING NETWORK AND SUPPORTIVE SHELTER:
NORTH BALTIMORE MENNONITE CHURCH, BALTIMORE, MD

3.3 PARTNERSHIP WITH MANAGEMENT COMPANIES:
CATHOLIC CHARITIES, SAN ANTONIO, TX

3.4 REFUGEE HOUSING SPECIALIST:
CATHOLIC CHARITIES, SAN DIEGO, CA

3.5 HOUSEKEEPING ORIENTATION PROGRAM:
INTERNATIONAL RESCUE COMMITTEE, PHOENIX, AZ

3.6 PARTNERSHIP FOR RESIDENT SERVICES:
UNIVERSITY NEIGHBORHOOD PARTNERS, SALT LAKE CITY, UT

3.7 COMMUNITY GARDEN:
MERCY HOUSING, DENVER, CO

3.8 SELF-HELP HOMEOWNERSHIP PROGRAM:
HABITAT FOR HUMANITY, GREENSBORO, NC



Mercy Housing

SECTION ③ CASE STUDIES

The goal of refugee housing is to provide decent, safe, affordable housing that facilitates community integration. Section one provided a broad backdrop for some of the issues refugees face in housing, and section two highlighted some of the specific challenges that people working in refugee housing face in achieving the goal of securing quality, sustainable housing.

This section features a series of Case Studies, narrations of projects whose organizers have developed innovative strategies and creative approaches to meet a variety of challenges in refugee housing. The projects featured include a transitional housing program and a housing specialist position, both in California, a supportive housing network in Maryland, a mutually-beneficial partnership with housing management in Texas, housekeeping workshops in Arizona, a partnership for resident services in Utah, a housing-based community garden in Colorado and a self-help housing program in North Carolina.

While not “case studies” in a strict academic sense of the term, these project narratives are included in this book to tell readers the “story” showing how multiple promising practices — highlighted as “key points” at the beginning and the end of each case study — have been practically adopted and adapted to improve refugee housing in different situations. Many of the contributors also generously shared some of the challenges they faced in the process of their work. When available, these challenges were also included.

Finally, at the each case study, we have included references to related sections of this book as well as helpful contacts and tools if you are interested in learning more about integrating some of the promising practices into your own refugee housing project.

3.1 TRANSITION HOUSE

CATHOLIC CHARITIES OF SANTA CLARA COUNTY, CA

Due to the soaring cost of housing in the Silicon Valley, the unpredictable timing of refugee arrivals and the desirability of having new arrivals live in a supportive environment while they adapt to their new home, Catholic Charities in San Jose, California developed a transitional housing program for its free case arrivals.

To accommodate single arrivals and small families arriving as free cases, those without sponsoring family members, Catholic Charities rents three large ranch-

“LEAVING WHERE I WAS BORN FELT LIKE DYING. COMING TO ANOTHER COUNTRY WAS LIKE BEING BORN AGAIN. THAT EXPERIENCE MAKES ME UNDERSTAND WHAT IT’S LIKE TO HAVE TO LEARN HOW TO WALK AGAIN.”

style houses, two with four bedrooms, one with six bedrooms. Refugees, who share rooms, contribute \$150 a month out of their assistance funds towards rent. While this contribution does not cover the full cost of renting the properties, it does defray some costs and accustoms new arrivals to the American standard of paying rent

at the beginning of the month. In addition, each adult contributes \$10 per month for miscellaneous shared house expenses.

In exchange for free room at the Transition House, a volunteer House Manager lives in the home and provides the new arrivals ongoing orientation, safety training and transitional support. All residents agree to a set of house rules (*see Appendix #2*) to help keep the houses peaceful. It is the duty of the House Manager to acquaint refugees with the house rules.

KEY POINTS

- Use supportive housing to create an extended opportunity for learning
- Train good renters through demonstration and repetition
- Co-locate new arrivals to cut down on multiple trips
- Keep staff on site to watch for “unseen” problems
- Reduce commutes by locating services in residential space
- Encourage community building over ethnic lines
- Help refugees save money by encouraging them to find roommates
- Make housing home

Additional responsibilities of the House Manager often include familiarizing refugees with using the washing machine, budgeting for groceries, learning bus routes and buying calling cards.

Jasmin Alic, who has acted as a Transition House Manager since shortly after his arrival from Bosnia in 1997, felt that his own experience coming to the United States contributed to his ability to help as a manager at the Transition House. Friends and relatives, though well-meaning, Alic explained, are often on new and unfamiliar ground themselves, and their advice about how to do things in the United States is not always the most informed. On the other hand, Alic recognizes that native-born Americans, though familiar with life in United States, have not lived through the refugee experience.

“They don’t know the fear, the emotional stages of being a refugee. Leaving where I was born felt like dying. Coming to another country was like being born again. That experience makes me understand what it’s like to have to learn how to walk again.”

Despite the challenging task of being available to offer assistance whenever problems arise — as they often do on the weekends or in the middle of the night — Sister Marilyn Lacey, the director of the Catholic Charities’ refugee resettlement program in San Jose, says that she has no problem finding both immigrant and native-born house managers. “It attracts people ready for a domestic Peace Corps-like experience!”

The Transition House also makes the

work of the agency’s case managers easier. Case manager trips are minimized due to the centralized housing and House Managers aid in teaching and reinforcing any lessons not covered in formal orientations.

Some problems such as withdrawal, depression and aggression may not have been revealed in the controlled environment of a doctor’s clinic or a resettlement office. House managers ensure that these problems do not elude the attention of those who can help.

Like many resettlement agencies, the Santa Clara County office of Catholic Charities often hosts professionals (bankers, health workers and others) interested in formally sharing their expertise with refugees. Community volunteers and tutors frequently visit the Transition Houses to assist refugees with ESL

in a more informal and often one-on-one setting. These personalized visits, says house manager Jasmin Alic, provide integral help and often friendship, which supplements the services of voluntary agencies.

Celebrations and special events help encourage positive community building across the national and ethnic divisions, making the Houses feel more like home. In addition to the celebration of “traditional” American holidays — one House Manager said this was a good way for refugees to learn about American history — the Houses host a variety of other celebrations from the refugees’ home countries. Occasionally, volunteers offer to sponsor special events at the Transition Houses. One local chef takes res-

SISTER MARILYN LACEY SAYS THAT SHE HAS NO PROBLEM FINDING BOTH IMMIGRANT AND NATIVE-BORN HOUSE MANAGERS. “IT ATTRACTS PEOPLE READY FOR A DOMESTIC PEACE CORPS-LIKE EXPERIENCE!”

idents on trips to the farmers' market to help introduce local, healthy produce to new arrivals. After making their purchases, the chef and the refugees return to the Transition House to use the kitchens where the chef teaches simple, nutritious cooking.

By the time refugees finish Match Grant and obtain employment, which usually takes around three months (with exceptions for special needs), they have decided with whom they can live. Upon refugees' leaving the Transition Houses, Catholic Charities helps refugees furnish their new apartments and move in better equipped for life in America.

The benefits of living in a diverse and supportive community at the Transition House are apparent in the words of one former Transition House resident. Hasmutalah came to the United States with his six-year-old son in 2002 after living in refugee camps in Tajikistan and Uzbekistan. The Afghani father shared his appreciation for Catholic

Charities and the Transition House program. "It is very difficult to live in a country without knowing the language," Hasmutalah articulated in English, four years after his

"FOR ME, LIVING WITH CHRISTIANS, MUSLIMS, BUDDHISTS, NO PROBLEM. AFRICANS, ASIANS, PEOPLE FROM MY COUNTRY? NO PROBLEM. PEOPLE ARE PEOPLE, AND REFUGEE PROBLEMS, THESE I UNDERSTAND."

arrival. "To go to the store, shop and come home takes five, maybe six hours. The Transition House made this easier." Of living with people from other countries, Hasmutalah explained simply, "For me, living with Christians, Muslims, Buddhists, no problem. Africans, Asians, people from my country? No problem. People are people, and refugee problems, these I understand."

"SHARE A ROOM WITH A STRANGER? I THOUGHT I'D BE GETTING MY OWN HOUSE AND CAR!": OVERCOMING CHALLENGES AT THE TRANSITION HOUSE

Catholic Charities' staff in San Jose generously shared some of the challenges they faced at the Transition House and some of the approaches that they devised to address these challenges.

- **Refugees reluctant to leave:** To avoid having residents who like the Transition House "too much" and don't want to leave, the program manager establishes firm deadlines for move outs and establishes clear expectations by providing clear orientation to inform refugees of time limits. Some early move-out incentives are also used.
- **Roommate disputes and culture clashes:** Not having any one group as a majority

can alleviate many “us against them” battles. The on-site house manager further keeps many conflicts from festering unseen and the signing of the house rules (*see Appendix #2*) draws clear guidelines about expected behavior. Close communication with agency case managers means more serious problems can be addressed in the Catholic Charities office. When patterns of conflicts and problems are seen, for instance around domestic violence or child welfare, Catholic Charities will sometimes recruit an outside specialist to make a presentation at the Transition House.

- **High expectations:** Introducing the reality of life in the U.S. by showing the costs of housing, groceries, and other basic needs is an important part of orientation at the Transition House. It is especially helpful for refugees to work through basic budgeting. This can help refugees realize it is necessary to share and cooperate.
- **Funding:** Rent paid by the refugees helps alleviate some of the cost of the Transition Houses, but it does not cover the \$100,000 cost of the project each year. Catholic Charities of Santa Clara County regularly receives some subsidies from the national Catholic Charities office. But the establishment of a car donation program, a fundraising raffle and a charity dinner ultimately helped in sustaining the program.

KEY LESSONS LEARNED IN SAN JOSE

- **Use supportive housing programs to create an extended opportunity for learning.** In some cases, a well-planned, quality transitional housing program can encourage resettlement by helping refugees to adjust and orient to their new homes in a safe, supportive environment. A live-in house manager helps teach about the many everyday things that can create crises, and having refugees develop good tenant practices in this controlled environment helps ensure that new arrivals are less likely to face evictions and other disruptive transitions after securing permanent housing.
- **Train good renters through demonstration and repetition.** Orientation to a new environment requires demonstration and repetition, especially for new arrivals with low literacy levels. Supportive housing and residential settings with on-site services are especially suited for this approach to orientation because refugees are practically living in a classroom.
- **Co-locate new arrivals to cut down on multiple trips.** Housing schemes that collect a number of refugees in one location means fewer trips for resettlement staff, but

also means that volunteers can meet with multiple families at once.

- **Keep staff on site to watch for “unseen” problems.** Having live-in house managers and volunteers means extra eyes are watching for any problems that may develop outside of the controlled space of resettlement offices and doctors rooms. With early detection, most problems are more likely to be caught before they get out of hand.
- **Reduce commutes by locating services in residential space.** Locating services on site serves the purpose of reducing commutes and watching for unseen problems. Using residential space for certain services can also help some people overcome transportation and childcare barriers, as well as increase the comfort level of some people who are otherwise reluctant to access any services. Agencies can also benefit from the possibilities of extra programming space without any additional cost in rent.
- **Encourage community building over ethnic lines through shared space and interests.** The United States is a diverse place, and perspectives and experiences vary greatly from person to person. Sharing space, stories, celebrations and concerns all help new arrivals see that they have more in common than they might have originally thought.
- **Help refugees save money by encouraging them to find roommates.** Once the overly-optimistic expectation of having a penthouse suite is cleared, proposing to new arrivals, especially individuals and single mothers, that they find roommates and housemates can be a way of helping them secure quality housing without breaking the bank. Use your own networks of communication and natural constituencies to set up roommate match programs. Clear understanding of rights and responsibilities is key to making this work.
- **Make housing home.** Housing is more than just where a refugee sleeps and keeps their things. It also plays a role in security and willingness to integrate into the larger community. Common chores, space and celebrations help new arrivals begin to form important new relationships with others who are alike and different.



MEANWHILE IN...

Lewiston and Portland, Maine. Catholic Charities hosts transitional housing programs similar to that in San Jose. “Welcome House” in Portland and “Maison Bienvenue” in Lewiston, are projects funded and furnished entirely by donations from the local community. The agency’s future plans for “Welcome House” include moving staff offices and the organization’s refugee store to the same location in order to give the residences more of a community feel.

Fairfax County, Virginia. In an effort to alleviate the existing shortage in affordable housing stock, the Center for Multicultural Human Services and Multicultural Housing Program has added transitional housing services to the program to provide safe housing to single women, particularly victims of domestic violence. For more about this program, check out the CMHS website at <http://www.cmhsweb.org/programs/housing.html>.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Finding and Keeping Housing** (Section 2.1) illustrates how the housing orientation programs can help refugees find and keep housing, even in a difficult market.
 - **Challenge Area: Saving Money** (Section 2.2) shows ways other than sharing housing with roommates that refugees can save their hard-earned money.
 - **Challenge Area: Building Local Community** (Section 2.4) discusses the importance of, and gives some recommendations for, building connections between refugees and others.
 - **Case Study: Housing Network and Supportive Shelter** (Section 3.2) tells the story of another all-volunteer run transitional housing program
- Housing Team Checklist (*Appendix #1*)
 - Transition House Rules (*Appendix #2*)
 - Roommate Agreement (*Appendix #3*)

 **THE TOOL BOX**

- Check out what the **United Nations High Commissioner for Refugees (UNHCR)** has to say about housing and orientation programs for new arrivals in their extensive *International Resettlement Handbook* available online at www.unhcr.org/publ/PUBL/426f4c772.pdf.
- The **Center for Applied Linguistics' Cultural Orientation** program has compiled a curriculum called “Cultural Orientation for Refugees: A Handbook for U.S. Trainers” for housing managers and others conducting formal or informal orientations to new arrivals. For ordering information, go to CAL’s website at: www.cal.org/resources/pubs/COmanual.html.
- Thinking about getting a used car donation program going to help your own non-profit fund creative solutions in refugee housing, but you don’t know where to start? Go to the **Vehicle Donation Program’s** non-profit information page to get started: www.vdac.com/nonprof_info/index.shtml.

 **For more information on the Transition House in San Jose, CA, please contact:**

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Catholic Charities of Santa Clara County
San Jose, CA
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Special thanks to Sister Marilyn Lacey, Jasmin Alic and Hasmutlah.

3.2 HOUSING NETWORK & SUPPORTIVE SHELTER NORTH BALTIMORE MENNONITE CHURCH, BALTIMORE MD

When “Jennifer” arrived in the United States in July 2004, she had no place to go and no way to pay a lawyer to help her gain asylum status. There were days she went without anything to eat. The new culture, language and homesickness for her mother and six younger siblings were overwhelming.

She hesitates to divulge all the details of why she fled her home in Cameroon. She says simply, “Sometimes your life is unsafe. To save your life,

**ONCE TOTALLY ALONE
IN THIS CITY, JENNIFER
NOW LIVES WITH PEOPLE
WHO WILL KNOCK ON
HER DOOR JUST TO
ASK IF SHE’S EATEN
DINNER OR TO ASK
ABOUT HER DAY.**

you have to do what I did.”

“Honestly, I was so mad and upset with God,” the Cameroonian woman said. “I felt like he abandoned me.” She now knows she wasn’t abandoned. Jennifer has found a place of belonging at

Reservoir Hill House of Peace. She found this through the Asylum Seekers Housing Network of the North Baltimore Mennonite Church.

According to Fjaere Harder, a Mennonite Voluntary Service (MVS) participant serving as program coordinator for the housing network, the goal of the house is to create community in addition to meeting the basic need of shelter. It was exactly what Jennifer needed, and what she found.

House of Peace residents include MVS workers, community members committed to the mission of the house and up to four asylum seekers and refugees at a time. They share the

KEY POINTS

- Encourage community integration by building local community
- Make housing home
- Know your history to know your resources
- Use existing networks of support to locate and secure housing
- Utilize properties owned by natural constituencies
- Locate volunteers on-site for better service provision and to watch for “unseen” problems
- Encourage community service among new arrivals
- Subsidize reduced rent and supported units with full-rent units

industrial-sized kitchen and a cozy living room, making community impossible to avoid. Once totally alone in this city, Jennifer now lives with people who will knock on her door just to ask if she's eaten dinner or to ask about her day.

Ruth Clemens, North Baltimore Mennonite Church member and founding member of the Asylum Seekers Housing Network, said the desire to help refugees lead to the idea for the house. She references stories of the Israelites, Jesus and even her own Anabaptist ancestors as people who needed to be welcomed in a strange land. "As Christians we need to get out of our comfortable mode and remember there are people who don't have homes."

In 2002, the Atlantic Coast Conference, the owner of the old mansion where Jennifer lives now, asked the congregation if they could use the building formerly used to train Eastern Mennonite's short term Youth Evangelism Service teams. The Asylum Seekers Housing Network has since provided temporary housing to 15 refugees and four asylum seekers.

Harder said government-recognized refugees are eligible to receive work permits. However, asylum seekers are not eligible to work until 150 days after their completed asylum applications have been submitted. Asylum seekers are left with a gap of at least six months where they have no legal means to support themselves.

Without the North Baltimore Mennonite Church, Harder said, "The program would be based on a much more fragile network of support." The congregation and other donors commit to pay rent and a monthly stipend for food and transportation until each asylum seeker's request for temporary work authorization has received official approval.

In the meantime, the residents aren't idle. While awaiting work permits, the guests of the Reservoir Hill House of Peace volunteer for local nonprofit organizations.

Church members donate funds for the Hill House and some of the basic supplies to help asylum seekers establish themselves. Some church members also agree to house asylum seekers in their own homes. Members have aided in teaching asylum seekers and refugees.

They have taught them English, provided driving lessons and assisted in translating important documents.

Above all, they extend their love.

That's what stands out in Jennifer's mind. When she received asylum status in June 2005, she quickly found work and began paying rent to live at Reservoir Hill House of Peace as a community member. Her rent makes it possible for another asylum seeker in need to find the safety and security she enjoyed when she first arrived.

"If you come here you know why I stayed," she said. "We have warm people here. They're like my family. It's like home."

**"IF YOU COME HERE YOU KNOW
WHY I STAYED," SHE SAID.
"WE HAVE WARM PEOPLE HERE.
THEY'RE LIKE MY FAMILY.
IT'S LIKE HOME."**

KEY LESSONS LEARNED IN NORTH BALTIMORE

- **Encourage community building over ethnic lines through shared space and interests.** The United States is a diverse place, and perspectives and experiences vary greatly from person to person. Sharing space, stories, celebrations and concerns all help new arrivals see that they have more in common than they might have originally thought.
- **Make housing home.** Housing is more than just where a refugee sleeps and keeps her things, it also plays a role in feeling secure and being willing to integrate into the larger community. Common chores, space and celebrations help new arrivals begin to form important new relationships with others who are both alike and different from them. This, in time, can translate into healthier new arrivals with greater support networks and fewer needs for formal services.
- **Know your history to know your resources.** Knowing what other groups have stories and histories similar to what refugees are experiencing can help you locate allies. For instance, stories of migration and refuge play an important role in Jewish and Christian faiths. This empathy, in part, led to the Mennonite partnership with the refugee community.
- **Use existing networks of support to locate and secure housing.** Religious communities and other groups assisting refugees often have members who are or who know property owners. Resettlement agencies and Mutual Assistance Associations (MAAs) can post “housing need” announcements in church and organization bulletins. Staff can also request opportunities to explain the situation and needs of refugees with congregations and other groups. While under fair housing law refugees cannot be given priority over earlier-applying, equally qualified applicants, volags and MAAs can request regular updates on property vacancies and move in specials.
- **Utilize properties owned by natural constituencies.** Churches, mosques, synagogues — and even your own organization — along with other groups already expressing an interest in refugees can be a great source of housing. Empty or underutilized properties, if up to standard and with the proper support, can sometimes prove to be ideal for refugee housing.
- **Locate volunteers and support staff on-site for better service provision and to watch for “unseen” problems.** Having live-in house managers and volunteers means extra eyes are watching for any problems that may develop outside of the controlled space of resettlement offices and doctors rooms. With early detection, most

problems are more likely to be caught before they get out of hand.

- **Encourage community service among new arrivals.** New arrivals commitment to working with nonprofit organizations and the rest of the community helps to build bridges between new arrivals and the rest of the community. This work can also build job skills, establish repertoire for refugees generally, and boost self-confidence within refugees who see that they are making a valuable contribution to society.
- **Subsidize transitional or supported housing with full-rent units.** As some residents become more established, they are able to remain in the same units, but the amount of rent they pay increases. This system allows the free-rent and reduced-rent units to be subsidized for those in need of more support, such as asylum seekers before they have the right to legally work. This system also helps to keep consistency among tenants in an area.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Building Community** (Section 2.3) discusses the importance and gives some recommendations about building connections between refugees and others in the areas where they live.
- **Case Study: Transition House** (Section 3.1) gives another example of a transitional housing program at work in California.
- **Case Study: Refugee Housing Specialist** (Section 3.4) shows how a designated housing specialist helped an agency in San Diego to maximize their own networks of contacts.
- **Case Study: Partnership for Resident Services** (Section 3.6) illustrates another creative way of staffing services for refugees and residents living in a housing complex and shows how community service plays a role in this partnership.



THE TOOL BOX

- Contact the **Mennonite Voluntary Service** at 1-866-2872, check out their website at www.mennonitemission.net or e-mail Service@MennoniteMission.net to see if there are ways, like utilizing volunteers to staff a transitional housing program, to partner your organization with MVS current or future service plans.

❶ For more information on the Reservoir Hill House of Peace and the Asylum Seekers Housing Network, please contact:

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Special thanks to Fjaere Harder.

3.3 PARTNERSHIP WITH MANAGEMENT COMPANIES CATHOLIC CHARITIES, SAN ANTONIO, TX

Catholic Charities, Archdiocese of San Antonio, Texas, established in 1941 as the Catholic Welfare Board, has historically resettled around 100 refugees a year for the past 20 years.

In 2001, San Antonio was faced with the challenge of creating new housing options for arriving refugees and many of the properties that housed refugees were not up to standard. In order to accomplish this housing development goal, Catholic

**CATHOLIC CHARITIES’
PAULA WALKER
DESCRIBES THIS
PARTNERSHIP IN SAN
ANTONIO AS ONE
THAT BENEFITS ALL
PARTIES INVOLVED.**

Charities’ reception and placement coordinator headed out into the community to seek better facilities. The coordinator gave presentations to management companies and apartment associations, which generated interest among a number of apartment managers. The apartment managers waived application fees for new arrivals, provided furnishings for new apartments and even volunteered in their free time.

In order to cultivate new relationships with these housing providers, Catholic Charities found that it was necessary to

KEY POINTS

- Know the standards to avoid sub-standard housing
- Diversify contacts
- Hit the streets and present your work to housing providers
- Designate a housing specialist or spokesperson
- Know your history to know your allies
- Think about an overlap of volunteers and housing providers
- Consider the value of on-site services and community space
- Try going big by working with large property companies
- Look for non-profit housing providers
- Approach housing holistically
- Find employment close to home to encourage community integration

have a designated spokesperson represent the organization and iron out problems as they arise. Inviting the apartment owners and management to lunch helped to personalize the relationship.

As the relationships with the refugees grew, property managers expanded their offers of assistance.

At Auburn Creek Apartments, the property manager, a German-speaking woman, had a heart for Bosnian refugees. She availed a large clubhouse for ESL classes to take place three days a week. The managing agent later approached the owner of the property and proposed a donation of some units to Catholic Charities. Three free units were provided for a year to Catholic Charities for use for families requiring a longer acclimation period.

The largest property management company in San Antonio, The Lynd Company, working in partnership with a non-profit housing provider, American Opportunities for Housing (AOH) went a step further. AOH sought to provide affordable housing as part of their organization's mission, and partnering the goals of this non-profit agency with the goals of the resettlement agency proved a solid move. As partners,

the Lynd Company and AOH offered five donated units similar to those donated by Auburn Creek. Additionally, these two housing providers helped to develop a job training program for new arrivals. By agreeing to attend ESL classes and participating in four to six months of job training, refugees received free rent for the duration of their training. The job training prepared new arrivals to be hired into positions essential to the running of Lynd Company properties. After this job preparation was completed, refugees were hired by The Lynd Company, and they began paying rent on their units.

Catholic Charities' Paula Walker describes this partnership in San Antonio as one that benefits all parties involved. Refugees receive affordable housing, grace periods consistent with their adjustment needs and job training as a means to achieve self-sufficiency. The property management agency gains a regular influx of tenants and valuable employees. The owners of the property continue to meet the goals of their mission, and Catholic Charities of San Antonio is able to better serve a multitude of the new arrivals as well as meet their resettlement goals.

KEY LESSONS LEARNED IN SAN ANTONIO

- **Know the standards to avoid substandard housing.** The first step in avoiding substandard housing and recognizing when refugees are living in it is to know what substandard housing looks like. Familiarize staff who visit housing with operational guidance.
- **Diversify contacts.** To keep from being bound to substandard or full housing providers, it's important to keep a broad contact list of housing providers.
- **Hit the streets.** An organized foray into communities helps to determine if neighborhoods truly meet refugees' transportation, safety, housing and employment needs, and such tours can often reveal new housing opportunities.
- **Present your work to the larger community.** Presentations to key community members and associations, including apartment associations and management organizations, help garner interest in the lives of new arrivals. Presentations also open up new housing opportunities without requiring an enormous outlay of time and energy. Developing key tools for these presentations, like brochures about providing housing for refugees, cultural orientation for landlords, brochures for your organization and letters of introduction all assist in this process.
- **Designate a housing specialist or spokesperson.** Ensuring that property owners and landlords have a regular and personal contact at a resettlement agency can make all the difference in ironing out problems and opening up new doors in housing.
- **Know your history to know your allies.** Knowing the stories and histories similar to those of the refugees can help you locate allies. For instance, the German-speaking property manager at Auburn Creek Apartments likely had a connection to Bosnian refugees as a result of the two nationalities' historic relationship. This empathy, in part, led to the partnership with the refugee community.
- **Think about an overlap of volunteers and housing providers.** People can wear different hats, and many like to! Some housing providers may be interested in giving back through volunteering with your organization. Some volunteers may also see some business sense in renting to refugees.
- **Consider the hidden value of on-site services and community space.** Non-profit housing providers often offer enriched services to their residents. These services sometimes include ESL classes, job training programs and other support that comple-

ments voluntary agency work. Residents benefit from these programs even after support from agencies taper off, and these services often translate to real savings for residents.

- **Locate services in residential space.** Locating services on site serves the purposes of reducing commutes and watching for unseen problems. Using residential space for certain services can also help some people overcome transportation and childcare barriers and increase the comfort level of those who are otherwise reluctant to access any services. Agencies can also benefit from the possibilities of extra programming space without any additional cost in rent.
- **Try going big by working with large property companies.** Large property-owning and property management companies handle a large volume of business and are more likely to consistently have vacancies. The size of these companies enables them to offer free units to agencies, as well as employment possibilities for refugees and other benefits smaller businesses may not be able to offer. Larger companies can also leverage contacts in order to introduce resettlement agencies to other property managers to meet housing needs.
- **Look for non-profit housing providers.** Non-profit housing organizations often provide on-site services and build and operate housing targeted to lower income households. They are also interested in residents with case management support. This can lead to savings for agencies and refugees and a deeper sense of community in these complexes.
- **Approach housing holistically.** A multifaceted approach to addressing resettlement more efficiently meets primary needs of refugees, freeing up time and resources for other programs. An example of this approach is thinking of the overlaps between service provision, employment acquisition and housing.
- **Find employment close to home to encourage community integration.** Housing and employment can be tightly linked, and finding refugee employment in the housing complexes not only means shorter commutes and reduced transportation costs. It can also mean increased employment skills, a stronger sense of belonging in the community, better rental practices, and more awareness within the local community about the strengths of the refugees.
- **Encourage community building over ethnic lines through shared space and interests.** The United States is a diverse place and perspectives and experiences vary greatly. Sharing space, stories, celebrations and concerns all help new arrivals see that what they have in common.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Finding and Keeping Housing** (Section 2.1) provides some other ideas in addition to those used in San Antonio to inspire people seeking housing for refugees.
- **Saving Money** (Section 2.2) further shows, in part, how partnering with an affordable housing provider can help both refugees and agencies save money in housing.
- **Case Study: San Diego** (Section 3. 4) goes into greater depth about the presentations of a housing specialist, the roles that he plays in orchestrating partnerships between management and organizations
- **Case Study: Salt Lake City** (Section 3.6) shows the benefit of another community room donated by a housing complex

- Housing Team Checklist (*Appendix #1*)
- Roommate Agreement (*Appendix #3*)
- A Quick Guide to Finding Non-Profit Housing (*Appendix #4*)
- R&P Housing Safety Checklist (*Appendix #6*)
- HUD Habitability Guidelines (*Appendix #7*)
- Letter of Introduction to Property Managers (*Appendix #8*)
- “A Landlord’s Guide to Renting to Refugees” Booklet (*Appendix #9*)
- Landlord Appreciation Letter (*Appendix #11*)

i For more information on the partnership with management companies, please contact:

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Catholic Charities, San Antonio
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Special thanks to Paula Walker and The Lynd Company.

3.4 REFUGEE HOUSING SPECIALIST CATHOLIC CHARITIES, SAN DIEGO, CA

California has one of the largest and most challenging housing markets in the United States. It also happens to be one of the largest refugee-receiving states in the country. The combination of these two factors creates a set of high-pressure challenges that demand innovation, partnership and creativity

IT CAN BE TRICKY TO KEEP TRACK OF WHAT IS HAPPENING AT A DOZEN DIFFERENT PROPERTIES ALL OVER A CITY, ESPECIALLY WHEN A HALF-DOZEN CASE MANAGERS ARE TALKING TO TWENTY DIFFERENT MANAGERS ABOUT A HUNDRED INDIVIDUAL REFUGEES.

Catholic Charities, Diocese of San Diego answered these challenges by naming Abdul Qargha to be the agency's housing specialist. Qargha is a long time employee of Catholic Charities and a man who had, himself, arrived from Afghanistan as a refugee. He has spent over a decade of his twenty years at Catholic Charities as

the resettlement agency's main housing contact in San Diego.

It can be tricky to keep track of what is happening at different properties all over a city, especially when a half dozen case managers are talking to twenty different landlords about hundreds of individual refugees. Having Qargha as the single contact for all housing matters within the resettlement program, regardless of the case manager assigned to assisting the new arrivals in other ways, has allowed the San Diego office of Catholic Charities to streamline the process of finding and keeping housing for refugees. Qargha's work over the past decade and the speed and responsibility with which he has addressed problems helped him develop an extensive contact and referral list, including over

KEY POINTS

- Designate a housing specialist or spokesperson
- Share your work with the larger community
- Diversify your contacts
- Maintain regular contact with your housing providers
- Make the most of relationships with landlords
- Utilize existing communication networks and natural constituencies

fifty property managers with whom he has at least monthly contact. Recently, the housing specialist has begun to meet regularly at properties with property owners currently renting to refugees and managers who are considering partnering with the organization in the future. In these meetings, Qargha verbally explains refugees' situations, and outlines the assistance that new arrivals received in the forms of case management, orientation and financial support. In this informal atmosphere, property owners are able express their interest and concerns without the pressure of having a potential tenant sitting in their leasing office.

Property owners with whom the agency has established relationships refer Qargha to other property owners, but the network of housing providers is not the only one the housing specialist utilizes to find decent, affordable housing for refugees. The housing specialist makes a point to seek out property owners who came to the United States as refugees and immigrants themselves. Qargha recognizes that some immigrant property owners, having been through the process of uprooting and arriving in a new place, might be more likely than their American counterparts to be sympathetic to the practical challenges of entering a new housing system. With this recognition, the housing specialist makes a point to seek out and develop relationships with these property owners.

In addition to the network of immigrant property owners, Qargha has been able to tap into a community of faith to meet refugees

housing needs. As a dedicated Muslim, Qargha saw that his faith and his work overlapped. In both formal and informal presentations at the mosque, he began explaining his work to other Muslims. One of the most significant barriers he initially had was explaining why a follower of Islam was working for a Catholic organization. Relying on his established reputation as man of his faith, Qargha was able to overcome others' skepticism and talk about who he worked for and why he did it. In his presentations he is

always sure to include information about who refugees are, that many refugees are Muslim and detail some of the things that refugees need. This nurtured and well-developed connection between the Muslim leadership in San

Diego and a man who is in touch with the housing needs of new refugees had created an efficient pipeline through which housing needs are met. For refugees with other pressing needs, the Islamic Center has also offered emergency rental assistance, has collected furniture and other basic needs items for new arrivals.

Having developed these invaluable relationships with mainstream housing providers, immigrant property owners and the Muslim community, as well as formally recognizing exemplary partners (*see Appendix #11*), Catholic Charities' housing specialist is in a better position to negotiate with property owners to ensure that housing terms meet the needs of new arrivals. These negotiations can include agreeing to rent to refugees on a month-to-month basis or build-

“I TELL SOME OF THE PROPERTY OWNERS WHO ARE ALSO MUSLIM, ‘THERE ARE TWO ACCOUNTS YOU NEED TO WORRY ABOUT. ONE IN THE BANK AND THE ONE YOU HAVE WITH GOD.’”

ing clauses into leases to allow for subletting.

Maintaining such an extensive network of housing providers also means that if circumstances compromise one relationship, it does not necessarily spell disaster for new arrivals. “One refugee broke a lease with a landlord,” Qargha explained. “He was upset and said that he would not work with me for a year. I said, ‘Okay. I understand. I will see you in a year.’” Without a well-developed and diverse network of contacts, such flexibility is nearly impossible.

Having a housing specialist also helps Catholic Charities in San Diego maintain an updated database of rental properties. This database includes photos of units, pertinent information on rentals and the track record of refugees housed at the property. The database can be used as a resource for refugees who have been in the country for some time and who need some assistance in looking for a new place to live. The documentary process is a way to strengthen the partnership between the agency and property owners. Not only can an agency ensure that problems with refugee tenants are followed up in a timely manner, they can also be certain that property managers are held accountable to their responsibilities to their refugee renters with risk of losing future tenants from the agency.

Catholic Charities of San Diego recognizes the need to meet property owners in the middle when it comes to housing challenges. Given Qargha’s extensive experience, the agency was able to see the benefits of preparing new arrivals to rent in the United States. Sensing this need to build on the valuable cultural orientation courses most

new arrivals go through prior to coming to the U.S., the San Diego office of Catholic Charities developed a housing orientation program as part of a larger orientation effort. Some of the themes emphasized in the housing orientation focus on the importance of developing positive and money saving financial habits like paying bills on time and giving at least one month notice prior to

“ONE REFUGEE BROKE A LEASE WITH A LANDLORD. THE PROPERTY OWNER WAS UPSET AND SAID THAT HE WOULD NOT WORK WITH ME FOR ONE YEAR. I SAID, ‘OKAY. I UNDERSTAND. I WILL SEE YOU IN A YEAR.’”

moving out. The orientation program also makes the most of the “Welcome to your new home...” booklet developed by the Refugee Housing Program. Because of his connection and regular communication with property owners, if specific problems become a pattern, Qargha is able to modify the standard housing orientation to be demand-responsive and address the roots of these patterns of problems. This orientation helps new arrivals to avert many common problems mostly based on simple and simply avoided misunderstandings.

With this collective approach, combining the benefits of a housing specialist, creative use of existing networks, a database tracking properties and a housing orientation program for new renters, Catholic Charities’ resettlement program in San Diego has been able to find and keep refugees safe, affordable housing against all odds.

 **KEY LESSONS LEARNED IN SAN DIEGO**

- **Designate a housing specialist or spokesperson.** Ensuring that property owners and landlords have a regular and personal contact at a resettlement agency can make all the difference in ironing out problems and opening up new doors in housing.
- **Present your work to the larger community.** Presentations to key community members and associations, including apartment associations and management organizations, help garner interest in the lives of new arrivals and open up new housing opportunities without requiring an enormous outlay of time and energy. Developing key tools for these presentations, like brochures about providing housing for refugees, cultural orientation for landlords, brochures for your organization and letters of introduction all assist in this process.
- **Diversify contacts.** To keep from being bound to substandard or full housing providers, it's important to keep a broad contact list of housing providers. Locate these through your existing housing providers, your natural constituencies and other groups already interested in refugee matters.
- **Maintain regular contact with your housing providers.** Existing relationships with housing providers can be one of your most valuable resources. Meeting regularly as a group helps locate patterns of problems, creates a forum for collective problem solving, is a way to share information and recognition and is a great way to formally recognize excellent partners in housing and recruit new partners.
- **Make the most of what you already have.** Ask landlords with whom you've established relationships to suggest other landlords who might be interested in renting to refugees. Better yet, arrange meetings where both landlords who have an established relationship with your organization and future landlords can meet with you at the same time. This will give you an opportunity to explain renting to refugee and give your property management partners a chance to verify what you're saying.
- **Utilize existing communication networks and natural constituencies.** There's no need to start a new network of housing contacts. Making the most of refugee resettlement agencies' volunteer lists and sponsors information networks can keep the search for refugee housing close to home.
- **Know your history.** Knowing what other groups have histories that overlap with refugees' or have stories similar to what refugees are experiencing can help you locate allies. For instance, being familiar with the Muslim zakat and the fact that many new arrivals are followers of Islam helped San Diego's housing specialist locate supporters for new arrivals.



MEANWHILE, IN...

Fresno, CA. The City of Fresno, faced with a challenging housing problem specifically for its Hmong refugee population, hired a Refugee Housing Liaison. The Liaison, Hmong herself, works with all of the resettlement agencies in the area to help develop housing solutions for a tough market. Some of her work includes conducting housing orientation programs, complete with certifications (*see Appendix #15*), maintaining an electronic database of properties and partnering with local homeownership counseling agencies to provide ownership preparation and orientation classes.

Utica, NY. The Mohawk Valley Resource Center for Refugees maintains contact with former-refugees-turned-property-owners to connect property owners in need of tenants with the new arrivals in need of decent housing and a little extra guidance and understanding from someone who's been in their shoes.

Albuquerque, NM. A staff person at the Catholic Charities resettlement office is dedicated solely to securing housing for refugees. She has been cross-trained by Catholic Charities staff who are licensed HUD inspectors. Since most programs don't have the funds to acquire such training or housing inspection certification for their R&P staff, Albuquerque has taken advantage of knowledge and expertise to build the skills of its staff for the benefit of the program.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Finding and Keeping Housing (Section 2.1)** provides some other ideas in addition to those used in San Diego to inspire housing specialists and other people seeking housing for refugees.
- Housing Team Checklist (*Appendix#1*)
- A Quick Guide to Finding Non-Profit Housing (*Appendix #4*)
- Letter of Introduction to Property Managers (*Appendix #8*)
- “A Landlord’s Guide to Renting to Refugees” Booklet (*Appendix #9*)
- Landlord Appreciation Letter (*Appendix #11*)
- Fair Housing for Renters (*Appendix #20*)

 **THE TOOL BOX**

- Check out the booklet that San Diego’s housing specialist uses for his housing orientation programs and an example of a brochure designed to recruit new landlords into refugee housing. These and more available free of charge to refugee service agencies through **Mercy Housing’s Refugee Housing Program**. Complete list of resources and ordering information at www.refugeehouse.org.
- Find apartment associations and immigrant business partnerships through your local chambers of commerce and ethnic chambers of commerce. A database of these chambers is searchable by city: www.chambersofcommerce.com.
- Look for your local chapter of the **National Affordable Housing Management Association (NAHMA)**: www.nahma.org to find when and where the next meeting of the affordable housing management association in your area will be and to contact them about presenting on the housing needs of refugees.

i For more information about Catholic Charities’ San Diego housing program, please contact:

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Special thanks to Abdul Qargha, Mike McKay, Fue Houa Thao and Elizabeth Henshaw.

3.5 HOUSEKEEPING WORKSHOPS

INTERNATIONAL RESCUE COMMITTEE, PHOENIX, AZ

When Mohammed Al-Sharmani took the position to work as the Somali-Bantu adjustment coordinator in Phoenix, Arizona, he regularly visited all the Somali-Bantu clients in their homes. During these home visits, the adjustment coordinator noticed many of the clients were not keeping up on healthy housekeeping habits, despite the fact that case managers covered basic housekeeping in a general housing orientation. Some of the regular problems included bringing in used furniture from alleys where it was discarded and not following basic practices of food safety.

In order to avoid offending and singling out a few households with special housekeeping guidance, International Rescue Committee (IRC) decided to conduct more intensive housekeeping and home hygiene classes for all refugees.

Given the limited literacy of many of the new arrivals, the IRC determined that the housekeeping workshops would be most effective if the classes were taught using practical examples, demonstrating the tools and cleaning products in use in an actual apartment. Providing an inexpensive housekeeping “starter

KEY POINTS

- **Locate volunteers and support staff on-site or make frequent home visits to watch for “unseen” problems**
- **Know what leases say, and help new arrivals understand these terms**
- **Prevent unnecessary repair bills and ensure the return of security deposits**
- **Teach good rental habits to avoid safety- and property-damage based evictions**
- **Make workshops and services inclusive, when possible**
- **Train good renters through demonstration and repetition**
- **Follow the basic tenets of adult education appropriate outreach methods**
- **Provide starter kits for new renters**
- **Familiarize families with safe, low-cost “green” cleaning alternatives**

kit” (*see Appendix #16*) to all refugees who attended the trainings was an incentive to come, but it also helped introduce pre-literate refugees to products that are safe to have in households with young children.

As the housekeeping orientation fell within the stated goals of its federal grant, IRC-Phoenix utilized existing resettlement

WITH MINOR ACCOMMODATIONS, THE RESULT WAS 100% PARTICIPATION OF SOMALI BANTU FAMILIES IN AN APARTMENT COMPLEX.

staff to conduct the workshops. The cost of the cleaning supplies given to each family, totaling less than \$10 per household, was covered by refugee program monies. The organization hopes to be able to give vacuum cleaners to each family at the end of the classes. The vacuum cleaners would be funded by a combination of emergency funds and a discount from a local retailer. Currently, IRC reports, all new arrivals in Phoenix live in houses with carpets, but none own a vacuum.

While the costs of the workshops are minimal, other challenges to the IRC workshops existed. The two primary challenges working with the Somali Bantu specifically were low attendance and lack of child care. To address attendance issues, the adjustment coordinator recognized flyers were ineffective for recruitment. Instead, IRC staff made an average of

four visits to each family to personally invite them to the workshops. IRC-Phoenix also chose to hold the classes on Sunday mornings, a time when all families were able to attend, and within the apartment complex, a location easily accessed by all families. The venue was an important factor in eliminating childcare challenges, too. The IRC found that having kids in a location just outside of the class and taking bottles of bubbles to keep the kids entertained meant higher attendance of families. In fact, with these minor accommodations, the result was 100% participation of Somali Bantu families in an apartment complex. Both men and women attended the classes. The women were given the cleaning tools, but the men asked many questions and offered comments.

IRC reports that the new arrivals have been very responsive and appreciative of the workshops. During follow-up visits to some of the homes, IRC staff has documented refugees using their new cleaning products, repeating techniques taught in the class (*see Appendix #16*) and even purchasing replacement products independently. The elders of the community have shared their gratitude and have expressed a desire to have more classes every Sunday. Many of the women are also interested in taking a “field trip” to an American home. Future plans for workshops include basic financial literacy and budgeting exercises. The apartment complex management was so appreciative of the IRC’s workshops that they voluntarily provided refreshments for the classes.

KEY LESSONS LEARNED IN PHOENIX

- **Locate volunteers or support staff on-site or make frequent home visits to watch for “unseen” problems.** Having live-in managers in close communication with voluntary agency staff and volunteers who regularly visit homes of new arrivals means extra eyes are watching for any problems that may develop outside of the controlled space of resettlement offices and doctors’ rooms. With early detection, most problems are more likely to be caught before they get out of hand.
- **Know what the lease says, and help new arrivals understand these terms.** Leases can be long and complicated and full of terms that are unfamiliar to even new arrivals with high levels of English language skills. Help introduce some of the key terms in the lease and explain the different parts as clearly as possible to ready refugees not only for their current apartment, but also for one they might rent in the future.
- **Prevent unnecessary repair bills and ensure the return of security deposits.** The costs of even small repairs can add up fast, and cleaning and damage can turn into hundreds of dollars of lost security deposits. Explain these deposits to new arrivals and, in presenting housekeeping methods, make a concrete connection between keeping the house in good shape and saving money.
- **Teach good rental habits to avoid safety violations and property damage based evictions.** Knowing what the lease says is the first step to avoiding evictions. Understanding the full implications of violating a lease — especially when it comes to avoidable damages — is a second step. Be sure to explain what eviction is, what can prompt it, and what it means financially and legally.
- **Train good renters through demonstration and repetition.** Orientation to a new environment requires demonstration and repetition, especially for new arrivals with low literacy levels. Supportive housing and residential settings with on-site services are especially suited for this approach to orientation because refugees are practically living in a classroom.
- **Make workshops and services inclusive, when possible.** People learn best when they feel safe. It is important, especially when teaching housekeeping, to make workshops as inclusive as possible. Not only will different people in a household have different roles in keeping a house clean and safe, but different households also have different levels of knowledge. If someone feels that they are being publicly selected for their poor housekeeping skills, they’re more likely to be defensive and not learn the new skills.

- **Follow the basic tenets of adult education and use appropriate outreach methods.** Adults generally learn better when they feel that their experience is respected, and one of the hardest things for adults coming to the United States as refugees is the feeling they have to learn many of the basics all over again. Holding to the tenets of adult education can help ensure that lessons welcome and do not threaten new arrivals' input and adoption.
- **Provide starter housekeeping kits for new renters.** American grocery stores are notoriously large, and it's easy to lose track of the thousands of products. Providing housekeeping starter kits ensures that refugees have a visual reference for buying replacements, and they run less risk of buying inappropriate or dangerous chemicals to clean their new homes.
- **Familiarize families with safe, low-cost "green" cleaning alternatives.** In addition to being expensive, many commercial cleaners are unsafe to have around young children. As part of a housekeeping workshop, introducing some "recipes" for green cleansers and how to best use them in the house can save money and trips to the hospital.



MEANWHILE IN...

Oakland, CA. The International Rescue Committee's (www.theIRC.org) Liberian Family Resource Program worked with a Liberian asylee with home economics training to sensitively develop and deliver a housekeeping curriculum to Liberian refugees. Life Skills Mentors, making home visits once a weekend for about four months, provide support to Liberian refugee families by visiting their homes and educating them on basic points of personal and household hygiene, as well as parenting techniques. Topics covered include bathing, clothing, nutrition, grocery shopping, cleaning tasks, cooking, and basic fire safety and first aid, discipline, and potty training.

Fresno, CA. The Refugee Housing Liaison for the City of Fresno conducts housing orientation programs for new arrivals, complete with certificates for finishing the program. Topics covered include: basic housekeeping, landlord and tenant responsibilities, household safety and more.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Finding and Keeping Housing** shows how running a housing orientation program fits into a larger program of helping new arrivals overcome barriers to renting — and keeping — a first apartment.
 - **Challenge Area: Saving Money** illustrates how exactly appropriate household skills orientation programs and other tactics can help refugees make the most of their money.
 - **Case Study: Santa Clara County** gives an example of a transitional housing program that allows for more time to learn immerse and some of the skills discussed above.
 - **Case Study: San Diego** shows how an agency created a position for a housing specialist whose job includes conducting housing orientations.
 - **Case Study: Salt Lake City** gives an example of how to partner with Universities and other organizations to conduct life skills and other classes.
-
- Normal Wear and Tear vs. Excessive Filth and Damage (*Appendix #12*)
 - Charges for Common Repairs (*Appendix #13*)
 - Sample “Please Repair” Form (*Appendix #14*)
 - Sample List of Topics for Home Living Skills Workshop (*Appendix #15*)
 - Housekeeping Workshop Outline and Shopping List (*Appendix #16*)
 - How to Make Your Own Green Cleansers (*Appendix #17*)
 - Sample Certificate of Completion for Home Living Workshops (*Appendix #18*)
 - Saving Money by Saving Energy (*Appendix #19*)
 - Standard HUD Lease (*Appendix #21*)
 - Glossary of Common Housing Terms (*Appendix #22*)
 - The Basics of the Eviction Process (*Appendix #23*)



THE TOOL BOX

- The **Center for Applied Linguistics'** Cultural Orientation Resource Center has published a handbook of cultural orientation lessons to be conducted after refugees arrive in the United States. The lessons are designed to mesh with lessons covered in pre-departure cultural orientation classes. Of particular relevance to housekeeping and housing orientation are the lessons "CO Topic: Emergency 911," "CO Topic: Home Safety" and "Co Topic: Orientation to the Kitchen." The complete handbook, *Cultural Orientation for U.S. Trainers*, is available for purchase from the CAL website, www.cal.org.
- The **United Nations High Commissioner for Refugees (UNHCR)**, in cooperation with voluntary agencies and national resettlement programs all over the world, has compiled *The International Resettlement Handbook*, a thorough and extremely helpful guidebook for all aspects of the refugee resettlement process. The section on orientation programs is particularly relevant for those interested in establishing or building upon an existing housing orientation program. Available online at www.unhcr.org/publ/PUBL/426f4c772.pdf.

i For more information on the housekeeping workshops in Phoenix, please contact:

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Special thanks to Linda McAllister, Alina Potts and Elsie N. Nemah.

3.6 PARTNERSHIP FOR RESIDENT SERVICES

UNIVERSITY NEIGHBORHOOD PARTNERS, SALT LAKE CITY, UT

Hartland Apartments, a 300-unit property housing 800 residents, was an island of diversity in Salt Lake City. United States citizens, refugees from Somalia, Sudan, Liberia, Iraq and a number of other countries, and immigrants from Latin America call Hartland Apartments home. Approximately three-quarters of residents at the complex have little or no literacy in English. Roughly 90% of the residents have incomes situating them below the poverty line.

Compared to the rest of the predominantly white, middle-class city of Salt Lake, Hartland Apartments stood out. “There was a lot of adjustment, confusion and mistrust between residents at Hartland and the surrounding community,” said Sara Monro, Assistant Director for University Neighborhood Partners. “Part of the reason for UNP’s partnership with the property was to make the transition between the two groups easier.”

University Neighborhood Partners (UNP), part of the University of Utah, was created with the goal of helping to diversify the student population by working to eliminate the unmet needs acting as barriers to higher education. Such needs identified by UNP includ-

KEY POINTS

- **Locate essential services on-site at apartment complexes to increase attendance**
- **Consider the value of housing with community space**
- **Outsource resident services**
- **Partner with local universities for free programming assistance**
- **Create or support a resident council or steering committee**
- **Provide cultural orientation for management and volunteers**
- **Consider hosting an AmeriCorps/VISTA volunteer**
- **Help refugees invest in their communities**
- **Maintaining diversity requires work**
- **Offer chances for refugees to work together and time to be alone**

ed those of community capacity building, health, environment, and education. To meet their broad goals, UNP began coordinating partnerships. The program partnered existing community organizations with expert University faculty, graduate students needing to fulfill internship or practicum requirements, and AmeriCorps VISTA volunteers.

Given the broad scope of the mission, UNP decided to focus its efforts on a small geographic area. UNP staff also believed a residentially-based program would eliminate two of the most common reasons residents at Hartland Apartments were not using existing services: a lack of child-care and a shortage of transportation options.

UNP approached Hartland Apartments and proposed that in exchange for a donated apartment, UNP would offer its community services to the residents of Hartland Apartments.

In August, 2004, the University Neighborhood Partners' Hartland Center was born. The Hartland Center's programming is driven by a board composed of resident representatives who meet weekly to discuss the needs and strengths of the community. Community-minded residents apply for the six month positions, which can be renewed once. In exchange for their attendance and their commitment to be liaisons between the Hartland Center and the larger resident community, representatives receive a small stipend. Although the stipend is not a large amount, it makes residents understand that their role is both important and appreciated.

Current programs addressing resident-identified needs at Hartland Apartments include ESL classes, financial fitness and homebuyer education, youth leadership, occupational life skills, legal education, early childhood education, and classes on health issues. Each of the programs features at least one community partner, a pre-existing service organization and support from the University of Utah.

Hartland residents who require services other than those offered by current programs

at the Hartland Center are encouraged to utilize the Information, Referral and Capacity Building program. This partnership, staffed by students from the College of Social Work, provides information, intake and referral services for residents. More importantly, this program

focuses on strengthening relationships between residents and social service providers. The program helps residents learn how to navigate complex systems to engage agencies and access services on their own.

In less than two years of existence, the Hartland Center has had remarkable response to its programming. The Hartland Center's success is due, in large part, to the creativity and flexibility with which staff, interns and residents addressed the project's multitude of challenges.

Blake Benson, who has dedicated thousands of hours to the Hartland Center as an undergraduate, a VISTA volunteer and as a graduate student said, "At first I was told, 'You dress like a man.' The way I dressed

"THERE WAS A LOT OF ADJUSTMENT, CONFUSION AND MISTRUST BETWEEN RESIDENTS AT HARTLAND AND THE SURROUNDING COMMUNITY. PART OF THE REASON FOR UNP'S PARTNERSHIP... WAS TO MAKE THE TRANSITION BETWEEN THE TWO GROUPS EASIER."

compromised the trust of the women. After some time, though, that trust was established anyway.” Based on her experience, Benson compiled a collection of readings, that served as a sort of cultural orientation for volunteers. “It’s all the things I would have liked to have known when I came in, because a semester is just not enough time to learn it all.”

Challenges also extended into programming. Initially the Hartland Center was scheduled to be open only when classes were offered. UNP did not anticipate the need for a full-time coordinator position. “But the power of the program came from the trust and the relationships that were built by having one person regularly present on site,” stated Sara Monro, assistant director at UNP. “Basic services were the anchors of the program, what residents originally came in for.” These anchor services were ESL classes and energy bill payment support (HEAT). The trust established with these programs led people to tap into a wider variety of programs offered to more members of the family. Kim Schmit, on-site coordinator for the Hartland Center explains the philosophy of services at UNP, “We don’t work with individuals. We work with families.”

Working with families posed another temporary roadblock. UNP based its programming residentially, believing that parents would not have childcare concerns while attending classes, as they did when services were located remotely. Unfortunately, this did not make it easier for parents to leave their small children at home.

This prompted UNC Hartland to initiate the Early Childhood Development (ECD) drop-in program. The goals of the ECD program were two-fold: Enable mothers with small children to attend classes and help pre-

pare preschool aged children to attend American schools. The drop-in center is not a full-time daycare program so licensing was not necessary. Both University interns and staff members from local child development organizations provide skilled staffing needs. Another apartment at the Hartland complex was dedicated to the ECD center, and educational resources and furnishings for the

“IT’S NOT JUST ABOUT LETTING PEOPLE COME. IT’S ABOUT INTENTIONALLY INVITING THEM IN.”

space were donated by local childcare partners, enabling UNP to offer the childcare option two hours a day, four days a week.

Another initial problem was the Hartland Center’s positioning between voluntary agencies and refugees. Case managers from resettlement agencies were often overrun with crises and not in a position to offer immediate assistance to refugees in the way that UNP could. In the beginning, UNP volunteers advocated for refugees, but if volunteers made promises that could not be met, the result was often hurt feelings and future distrust. UNP now interfaces with residents and tries to better connect volags and residents without getting involved in the middle. One “liaison service” UNP does offer is to assign new student interns the duty of acting as a link with specific volags, figuring out who does what at which agency. “We’re trying to bring residents and volags together tighter without getting in the middle,” explained Monro.

Inter-group tensions remain one of the most tenacious challenges at the Hartland Center. Pre-existing tensions and new ten-

sions arise due to the diverse backgrounds of Hartland residents. Through the experience at the Hartland Center, UNP has developed a number of approaches to address these issues. First, many residents have expressed an interest in taking classes with their language group; this is a request that is often honored. At the same time, mixing happens

“WHEN REPRESENTATIVES ON THE COUNCIL FIND THAT THEY HAVE COMMON CONCERNS, THEY BUILD LINKS TOGETHER.”

on an individual level within the resident council, “When representatives on the council find that they have common concerns,” Monro explained, “they build links together.” This individual-level mixing has implications for the larger group as well. Finally, UNP recognized that the program needed to take creative approaches to outreach in such a diverse community. “Since the recently-arrived refugee communities “discovered” the UNP programs first, the project got labeled a “refugee project” by other community members,” explained the on-site coordinator at the Hartland Center. “Latinos, more established Russians and other groups did not want to utilize UNP programs for this reason. To address this, UNP is “very intentional” about reaching out to specific groups in the area. Spanish-speaking university students are given the task of physical outreach such as passing out flyers, knocking on doors, and building relationships. This task

distribution helps to overcome the “exclusive” label of the program.

“It’s not just about letting people come,” Schmit explained. “It’s about intentionally inviting them in.”

Benson explained that the intentionality of community and university partnership has benefited all parties. “Students are able to get direction and focus, and they are able to see how the systems they are studying are or are not working. Partnering with community agencies also enables students to access specialized trainings.” Benson explained that even others at the University who do not volunteer at Hartland are able to learn about cutting-edge work about which there is not presently much written material. “I was able to bring up discussion topics and concerns with both students and faculty. Most other Utah residents, students and faculty don’t know much about the immigrant and refugee populations. My experience at Hartland has become a great resource.”

The management at Hartland Apartments also benefits from the partnership. Community engagement and supportive service decrease resident turnover. Additionally, the property management can refer “problem” residents facing evictions to the Occupational Life Skills classes offered at the Hartland Center to try to correct behavior patterns before damage is done to apartments, saving repair costs and the headache of vacating the unit.

The residents, who have access to wide range of free community resources, still benefit the most from the UNP Hartland Center.



CREATIVE FUNDING AND RESOURCE USE AT HARTLAND



In addition to staffing most unpaid positions in the program with students who receive University credit for their work at the Hartland Center, UNP has tapped into a diversity of other funding and in-kind resources:

General Hartland Center Support

- HUD Community Outreach Partnership Center (COPC) Grant: awarded \$400,000 over 3 years to "...Help colleges and universities apply their human, intellectual, and institutional resources to the challenge of revitalizing distressed communities" (more information under "Tools")
- Evergreene Management Group: donated 3-bedroom apartment for use as a classroom
- VISTA (AmeriCorps)Volunteers: 10 months-1 year of service, costs program ~\$3,000/person/year and the balance of a living stipend and college education voucher is paid by U.S. Government to support individuals committed to community service

Early Childhood Education (ECE) drop-in center:

- Staffed by one member from three non-profit organizations, supported by interns from the University of Utah
- Furnished entirely through material donations from non-profit ECE partners
- University paid for apartment space pending HeadStart moving in portable classroom onsite

 **KEY LESSONS LEARNED IN SALT LAKE CITY**

- **Consider the hidden value of on-site services and community space.** Community rooms and other space dedicated to group activities can be venues for meeting and integrating into the community. When refugees can access these, they benefit from service programs even after support from agencies taper off, and (given that transportation costs for residents are nonexistent) these services often translate to real savings for residents.
- **Locate services in residential space to increase attendance, efficiency and effectiveness.** Locating services on site serves the purposes of reducing commutes and watching for unseen problems. Using residential space for certain services also can help some people overcome transportation and childcare barriers and increase the comfort level of some people who are reluctant to access these services. Agencies can also benefit from the possibilities of extra programming space without any additional cost in rent.
- **Create or support a resident steering committee to determine what services should be provided.** Resident steering committees help to determine, with the discretion of service providers, what services are most needed and which are most likely to have high attendance. Real decision-making power and financial support of participants, no matter how small, helps council members know that their time and commitment is valued. Participation in a resident council not only elicits input from the community, it also is an important process in community integration and empowerment and an excellent tool for sharing information with a wider group of people than can be reached with flyers and other materials.
- **Outsource resident services and partner with local universities and organizations for expert programming assistance.** Time and resources are at a premium in the world of refugee resettlement, but that shouldn't limit resident services. Some organizations and universities already have programs with expertise in certain areas relevant to refugee service needs like adult and vocational education, child development and trauma psychology. Partnering your efforts with these existing providers to offer these services in a residential setting means everyone wins. Your organization accomplishes its mission. The partnering organization has support and referrals and refugees get services.
- **Consider hosting an AmeriCorps VISTA or other community service fellow.** In the interest of supporting community service, a number of programs — most notably AmeriCorps — have created programs for volunteers to work full-time for qualified

organization without the organizations having to pay for a full-time employee. Learn more about this great source of support by looking at the “Tool Box” below.

- **Offer cultural orientation for volunteers and management.** There’s something to be said for immersion learning and accepting everyone on their own terms as human beings. However, especially when partnering with people who don’t have much experience with refugees, a few key readings and a training about how to communicate with and without an interpreter can help university volunteers, management and the new arrivals they interact with feel more comfortable.
- **Approach housing holistically.** A multifaceted approach to addressing resettlement more efficiently meets primary needs of refugees, freeing up time and resources for other programs. An example of this approach is thinking of the overlaps between service provision, community integration and housing
- **Help refugees get recognized and begin to integrate through opportunities to invest in their new communities.** New arrivals ‘commitment to working to beautify and improve their neighborhoods helps build bridges between new arrivals and the rest of the community. This work can also build job skills, establish repertoire for refugees generally, and boost self-confidence within refugees who see that they are making a valuable contribution to society.
- **Maintaining diversity requires work.** “The door’s open to them” is not a policy that always promotes diversity in residential settings. If one larger or stronger group inundates programming or properties, it may make other groups avoid that service or property. It takes work and outreach to counterbalance homogenization and insulation in communities.
- **Create opportunities for groups to mix, and allow time for them to be alone.** People learn best when they feel safe. But if they feel too safe, they don’t feel the need to learn at all. Striking a balance between time alone (as a self-selected membership group) and time together with others members may not otherwise choose to spend time with, is a key to maximizing the effectiveness of community integration and resident services programs.
- **Encourage community building over ethnic lines through shared space, interests, and programming.** The United States is a diverse place, and perspectives and experiences vary greatly from person to person. Sharing space, stories, celebrations and concerns all help new arrivals see that they have more in common than they might have originally thought.



MEANWHILE, IN...

Greensboro, North Carolina. Hebrew Immigrant Aid Society (HIAS) and The Center for New North Carolinians partnered to maximize the use of space donated by the management at Glen Haven Apartments, a local housing provider renting to a large number of refugees. The apartments were converted to classroom- and community-programming space. In addition to having an after-school homework help program for children, the program also provides adult education classes and other services relevant to refugees' needs. Approximately 12 hours of programming is provided every weekday in the space at virtually no cost. The program is managed by an AmeriCorps Vista volunteer and is staffed by local university graduate and undergraduate students receiving internship credit for their work.

Boise, Idaho. Neighborhood Housing Services of Idaho offers on-site English classes at their Northwest Pointe Multi-family complex. This program allows the more than 90 Russian refugees the opportunity to attend classes in their own neighborhood. A Master's Candidate in ESL is teaching the 90 minute, twice weekly course, and the hands-on immersion technique is resonating with the Russian-speaking refugees, many of whom have been in the United States less than 3 months. The Property Manager of Northwest Pointe, says "The feedback from the community has been very positive. Most of the residents do not drive and it is convenient for them to have this service on site." Later class plans include a traditional whole roasted lamb feast and Neighborhood Watch meeting.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Building Local Community** provides more ideas and detail about the importance and challenges of building local community in residential settings as a means to promote integration
- **Challenge Area: Providing Services** gives more background about the benefits and challenges of providing refugee services in a residential setting
- A Quick Guide to Finding Non-Profit and Affordable Housing (*Appendix #4*)
- Sources of Cultural Orientation for Housing Providers (*Appendix # 24*)
- How to Use — and How to Not Use — an Interpreter (*Appendix #25*)



THE TOOL BOX

- Find out more about **AmeriCorps/ VISTA** volunteers and how they can work to help your organization. Volunteers commit to serving between ten months and a year working with a community service organization. The host agency pays approximately \$3,000 for the full-time “employee,” and the U.S. Government pays the balance of the volunteer’s living stipend plus an education award issued at the end of service. For more information, go to www.americorps.gov.
- To find out about **HUD Community Outreach Partnership Center (COPC)** grants, go to: <http://www.oup.programs/aboutCOPC.asp> or contact HUD directly:
Grant Specialist, U.S. Department of Housing and Urban Development
Office of University Partnerships, Phone: (202) 708-3061 ext. 7495.
- Read about the **Housing Associations’ Charitable Trust (hact)** and its project, Communities-R-Us, working with resident councils as a means to help refugees and their neighbors integrate in local British communities.

i For more information on the Hartland Partnership Center and UNP please contact:

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Special thanks to Sara Monro, Blake Benson, Mary Anne Busch, Jan Reeves and Beatrice Black.

3.7 COMMUNITY GARDEN MERCY HOUSING, DENVER, CO

The two acre lot in the neighborhood where many refugees established their new homes was bare except for litter and a playground for the neighborhood kids. “The need for something positive in that community was huge,” said Denise Lines, after-school program coordinator for Mercy Housing. “Then, one day the city tore down the playground,” said Lines. “People just stared through the fence looking devastated.”

Mercy Housing offered an after school program as part of Mercy Housing’s resident services at Grace Apartments. Denise Lines, coordinator of the program,

“THEN, ONE DAY THE CITY TORE DOWN THE PLAYGROUND. PEOPLE JUST STARED THROUGH THE FENCE LOOKING DEVASTATED.”

dedicated herself to working with the kids, most of whom were Somali Bantu, helping with homework and doing crafts. Lines also made a point to teach

the kids to commit time and energy to community service. Once a month, the after school group would clean up the empty lot where many people from the neighborhood would gather under the sparse shade of a few trees.

During the monthly cleanup ritual, Lines and others began to envision a larger plan for the empty plot. Spinning off of her own love for gardening and the passion for farming many of the Somali-Bantu residents expressed to her, the after-school coordinator started talking with others about creating a community garden to capitalize on the new arrivals’ farming skills and their desire to cultivate community.

KEY POINTS

- When searching for new properties, consider the hidden value of services and community space
- Locate services in residential spaces
- Partner with service-enriched non-profit housing providers
- Help refugees invest in their communities
- Create safe spaces to avoid the impacts of isolation
- Start a community garden
- Promote healthier lifestyles at home

Bridging Refugee Youth and Children's Services (BRYCS), a national technical assistance provider, visited Grace Apartments. The neighborhood had a reputation for being unsafe. For this reason and because of a general discomfort with their new surroundings, many refugee mothers isolated themselves and their children in the safety of their apartments. BRYCS held a series of meetings with the local refugee population. Those meetings affirmed the need for a public space to help promote integration and stave off isolation some mothers were feeling. A community garden, BRYCS said, would be an ideal place.

Neighborhood garden meetings elicited great interest from a newly-elected local councilwoman. The representative, Marcia Johnson, was looking for a connection in the neighborhood, and she was impressed by the enthusiasm the refugee community and community organizations expressed for the garden. With some negotiation by Lines and the councilwoman, the city of Denver agreed to lease Mercy Housing the land, a little over two acres, for \$100 a year.

Mercy Housing paid for soil testing, fencing and other improvements on the land. Mercy Housing was not the only housing provider in the neighborhood. Hope Communities, Colorado Coalition for the Homeless and a handful of other non-profit organizations had properties in the neighborhood. These organizations recognized their residents could benefit from the garden project. Cooperating on payment plans to cover water and other costs remains a challenge, but the

housing providers committed to make the garden a reality. The garden was the first collaboration of these housing providers and due to the success of the project, the partners are looking for other cooperative ways to improve the neighborhood quality.

Denver Urban Gardens (DUG), an organization specializing in converting grey lots into urban green space, donated its design services, established a structure for the garden association, and led the garden construction efforts. Over fifty community volunteers, refugees and

non-refugees alike, constructed the garden over a series of "workdays." Gradually, enthusiasm transformed a litter-strewn lot into a chance to grow fresh produce and an opportunity for neighbors to meet and

work alongside one another.

With the garden's first growing season just around the corner, all of the plots have been reserved. Two-thirds of the spaces went to refugees and almost half of the plots were claimed by community members living outside of Grace Apartments. In addition to scheduling a number of workdays open to the public, the community is planning to plant trees donated by a local organization. The Somali Bantu Development Council, which organized around the garden project, is researching the possibilities of income-generating farming projects. Heartened by their earlier success, the neighborhood now has its eyes on the other half of the bare lot. The kids want a soccer field. This spring, neighbors around the 13th Avenue Community Garden anxiously await the last frost to see what more their neighborhood can grow.

MEETING WITH THE CITY COUNCILWOMAN ABOUT THE COMMUNITY GARDEN, ONE SOMALI BANTU MAN STOOD UP. "PLEASE," HE SAID, "GIVE US THE LAND. WE WILL MAKE IT BEAUTIFUL."

KEY LESSONS LEARNED IN DENVER

- **Consider the hidden value of on-site services and community space.** Non-profit housing providers often offer enriched services to their residents. These services sometimes include ESL classes, job training programs and other support that complements voluntary agencies' work. Residents benefit from these programs even after support from agencies tapers off, and, given transportation costs are nonexistent, these services often translate to real savings for residents and agencies.
- **Locate services in residential space.** Locating services on site serves the purposes of reducing commutes and watching for unseen problems. Using residential space for certain services also can help some people overcome transportation and childcare barriers and increase the comfort level of some people who are reluctant to access services. Agencies can also benefit from the possibilities of extra programming space without any additional cost in rent.
- **Look for non-profit housing providers.** Non-profit housing organizations often provide services on-site, build and operate housing targeted to lower-income households, are generally interested in residents with case management support, have more affordable rents and generally run well-maintained complexes. This can mean savings for agencies and refugees and a deeper sense of community in these complexes.
- **Help refugees get recognized and begin to integrate through opportunities to invest in their new communities.** New arrivals' commitment to working to beautify and improve their neighborhoods helps to build bridges between new arrivals and the rest of the community. This work can also build job skills, establish repertoire for refugees generally, and boost self-confidence within refugees who see that they are making a valuable contribution to society.
- **Create safe spaces to avoid the negative impacts of isolation.** The costs of isolation in a strange, new place can be enormous, not just in terms of psychological impacts, but also in the form of unnecessary trips to doctors to cure depression. Creating easily accessible space for community members to meet, laugh and share is a simple and effective approach to avoiding some of these impacts.
- **Promote healthier living at home.** In addition to helping refugees save some money on groceries, community gardens are a good source of healthy foods. By making produce more readily available, and by getting exercise through gardening, community gardens can help encourage healthy living at home.

- **Approach housing holistically.** A multifaceted approach to addressing resettlement — thinking of the overlaps between service provision, community integration and housing, for instance — more efficiently meets primary needs of refugees, freeing up time and resources for other programs.
- **Encourage community building over ethnic lines through shared space and interests.** The United States is a diverse place, and perspectives and experiences vary greatly from person to person. Sharing space, gardens, work, stories, celebrations and concerns all help new arrivals see that they have more in common than they might have originally thought.



MEANWHILE, IN...

Portland and Vancouver, WA. Mercy Corps and Hayat Farms developed The New Agriculture Project, a local collaboration of farmers and community organizations that work with immigrants and refugees. This project will create opportunities to integrate the population into the emerging regional food economy and provide locally-produced affordable organic food products to the entire community. The project will incubate and establish self-sufficient refugee and immigrant farm enterprises on rented, leased and owned plots, ranging in size from urban garden plots to parcels greater than ten acres. The Agriculture Project will also assist in developing a diversity of market channels for selling produce in farm stalls, farmers markets, and direct sales to churches and restaurants.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **Challenge Area: Finding and Keeping Housing (Section 2.1)** to see how accessing other service-enriched affordable housing providers benefits refugees and resettlement agencies.
- **Challenge Area: Saving Money (Section 2.2)** shows how community gardening fits into a larger housing-based approach to saving money without compromising health and safety.
- **Challenge Area: Building Local Community (Section 2.3)** discusses the importance to refugees of building — and various techniques to develop — local community around shared spaces.

- **Challenge Area: Providing Resident Services (Section 2.4)** suggests the importance of the connections between services — like gardening programs — and housing
- **Case Study: Salt Lake City (Section 3.6)** shows another context for refugees getting involved in the beautification of their residences and the impact this had on refugees and the community.
- A Quick Guide to Finding Non-Profit and Affordable Housing (*Appendix #4*)
- Sample Property Profile (*Appendix #5*)



THE TOOL BOX

- To find out more about **Mercy Housing**, their development activities and the affordable, service-enriched properties they own and manage, go to www.mercyhousing.org.
- To find a community garden in your area, to see what organizations are working in areas of community gardening or to discover resources to start your own garden, go to www.communitygarden.org to access the **American Community Gardening Association's** website.
- The **National Immigrant Farming Initiative (NIFI)** is a program, designed in partnership with Heifer International, to help immigrant farmers in the United States overcome some of the barriers of integrating into the larger farming community. Assistance includes efforts to increase visibility of immigrants' contributions in this area, creating networking opportunities and funding projects that promote immigrant farming. For more information go to www.immigrantfarming.org.
- Read **Bridging Refugee Youth and Children's Services (BRYCS)** research on the kinds of environments that promote healthy families, and learn more about how **Lutheran Immigration and Refugee Services (LIRS)** and the **U.S. Conference of Catholic Bishops Migration and Refugee Services (USCCB/MRS)** have partnered for over 35 years to promote the health of refugee children at www.brycs.org.

i For more information on the 13th Avenue Community Garden, please contact:
Denise Lines
Mercy Housing
dlines@mercyhousing.org

Special thanks to Denise Lines and the Somali Bantu Development Council of Denver.

3.8 SELF-HELP HOMEOWNERSHIP PROGRAM HABITAT FOR HUMANITY, GREENSBORO, NC

Fleeing Kosovo and coming to the United States uprooted Xhavit, his wife and two children. “Over there? There I saw war... Here? I was given a new life here. Here I was given new everything.” Despite his “new everything” Xhavit remained homesick. “Every time I came to my apartment, I would say, ‘I don’t want to be here. I want my home.’”

Xhavit and his wife Fatmire recognized that the average price of a house in Greensboro was significantly more than they could afford working at Wal-

**“WE ARE GOOD NEIGHBORS
BECAUSE WE BUILT EACH
OTHERS’ HOMES.”**

Mart and a local party supply company. The ethnic Albanian family began to believe they would be renting for a long

time. Then they discovered Habitat for Humanity.

Habitat for Humanity International is a non-profit, ecumenical housing ministry which seeks to make decent shelter a matter of conscience and action.

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner families and volunteers. Habitat houses are affordable for low-income families because the homes are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners’ monthly mortgage payments are used to build more Habitat houses.

Habitat is not a giveaway program. In addition to making a down payment and monthly mortgage payments, homeowners invest hundreds of hours of their own labor (referred to as “sweat equity”) into building their Habitat house and the houses of others. The use of professionally-guided volunteer energy helps to further reduce the cost of the homes. “Before they started our house, we had to put 120 hours into the homes of other families,” Xhavit recalled. “It was my first building project ever.”

KEY POINTS

- **Build community, literally**
- **A house helps make home**
- **Emphasize the importance of developing good financial habits early**
- **Work with self-help housing programs**
- **Promote long-term integration through homeownership opportunities**

Even when their sweat equity obligations are met, many Habitat recipients find themselves with continued ties to the program. Xhavit noted, “I go sometimes even now... I’m still busy at Wal-Mart, but when someone needs help, I give two or three hours.”

Habitat for Humanity’s work is accomplished at the community level by affiliates — independent, locally run, nonprofit organizations. Each affiliate coordinates all aspects of Habitat home building in its local area: fund raising, building site selection, partner family selection and support, house construction and mortgage servicing.

Families in need of decent shelter apply to local Habitat affiliates. The affiliate’s family selection committee chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan. While Habitat does not require a pristine credit record as many traditional mortgage companies do for the best rates, a relatively clean credit record is desired. Habitat is currently

considering a requirement that applicants are legal permanent residents, but every affiliate follows a nondiscriminatory policy of family selection. Neither race nor religion is ever a factor in choosing the families who receive Habitat houses.

The process of enabling neighbors to assist each other helps build not only houses for individual families, but working together also helps to build communities. “There is a

“AFTER FIVE YEARS YOU CAN SELL YOUR HOME IF YOU WANT...BUT ME? I AM STAYING.”

lady living in a Habitat home next door,” Xhavit explained. “All the time we take care of each other’s kids. We are good neighbors because we built each others’ homes.”

Xhavit confessed that when he first arrived as a refugee, he thought only of one day returning to his country. Now, though, Xhavit has his green card, and his family has lived in the home on Franklin Boulevard since it was completed in the summer of 2003.

“After five years you can sell your home if you want...” he pauses, considering the small fruit trees in his new yard. “But me? I am staying.”

KEY LESSONS LEARNED IN GREENSBORO

- **Build Community, literally.** Working with a self-help housing organization offers a chance for refugees to work side by side with their neighbors of all origins and ethnicities. Such cooperation to meet common needs helps to foster strong community bonds, many of which last long after the building is complete.
- **A house helps make “home”.** Many new arrivals have been displaced from their homes for years. Becoming homeowners can add a sense of permanence and integration to living in the United States. The requirement of legal permanent residency for some self-help homeownership programs offers an extra incentive for refugees to pursue a green card.
- **Emphasize the importance of good financial habits early.** Credit histories begin immediately upon arriving in the country. It’s important for new arrivals to get off on the right foot, developing good credit in order to make homeownership a reality.
- **Work with Self-Help Housing Organizations.** Organizations like Habitat for Humanity and other grantees of HUD Self-help Homeownership Opportunity Program (SHOP) funds utilize volunteer labor and “sweat equity” to reduce the costs of building and renovating houses. This savings is passed on to qualifying low-income families, sometimes with no interest loans, in the form of dramatically reduced house payments.



MEANWHILE, IN...

Fresno, CA, Fresno Interfaith Refugee Ministries (FIRM) has purchased a 4-plex at a reasonable price. Though the property is in a state of disrepair, the organization plans on using this as a benefit. By contracting the rehabilitation work with refugee contractors, when possible, they are acquiring relatively affordable property which will eventually be owned by refugees and supporting refugee business owners at the same time.

South Sacramento, CA, Mercy Housing California is developing a 35 lot project. All homes are self help houses where the families, under the supervision of a Mercy Housing construction foreman, build their own homes. Each family is required to spend a minimum of 40 hrs per week working on their home with Saturdays and Sundays mandatory work days. Their sweat equity is their down payment and usually takes 10

months to complete a group of 10 homes. The houses range from 1150 sq. ft. to 1450 sq. ft. and are 3, 4 and 5 bedrooms. Power Inn is unique in the sense that out of the 26 houses currently under construction, 18 are being built by Southeast Asian families.

One of the requirements of the program is that each family works on everyone else's house. They spend 11 or 12 months working side by side with their neighbors and no one moves in until all move in so they have developed a kind of kinship with their neighbors. Mercy Housing California has similar projects that are either underway or in future plans. For more information about where Mercy Housing California is developing self-help housing, see contact information below.



RELATED TOOLS AND RESOURCES IN THIS BOOK

- **The National Housing Landscape** (Section 1.3) gives a context for homeownership, focusing especially on the downsides of continuing to rent in a difficult market.
- **Challenge Area: Building Local Community** (Section 2.4) discusses the importance to refugees of building — and various techniques to develop — local community around shared spaces.
- **Challenge Area: Promoting Homeownership** (Section 2.5) covers other approaches to help encourage homeownership among refugees
- **Case Study: Community Garden** (Section 3.7) shows another context for refugees getting involved in the beautification of their residences and the impact this had on refugees and the community.
- Glossary of Common Housing Terms (*Appendix #22*)



THE TOOL BOX

Check out other HUD funded self-help housing (SHOP) affiliates:

- **ACORN Housing Corporation**
www.acorn.org
- **Community Frameworks**
www.communityframeworks.org
- **Housing Assistance Council**
www.ruralhome.org
- To see what other housing programs FIRM is working on in Fresno and to ask about their experiences developing housing to help refugees become homeowners, go to www.firminc.org.
- To find out more about Mercy Housing's Self Help Housing programs in California and beyond, go to the Mercy Housing website at www.mercyhousing.org.
- Learn about the **U.S. Department of Agriculture's (USDA)** work in promoting rural homeownership through mutual self help housing initiative and other programs at http://www.rurdev.usda.gov/rhs/common/indiv_intro.htmUSDA.

i For more information on Habitat for Humanity's work in Greensboro and beyond:

Use the affiliate search engine by going to the Habitat for Humanity website:

<http://www.habitat.org>

Or call the Habitat Helpline: 1-800-422-4828 ext. 2551 or 2002

Special thanks to Xhavit, Fatmire, Sharon Stanley and Randy Underwood.



SECTION 4 APPENDICES

4.1 APPENDICES: ESSENTIAL TOOLS IN REFUGEE HOUSING

4.2 RESOURCES AND REFERENCES



Mercy Housing

4.1 APPENDICES & RESOURCES: A REFUGEE HOUSING TOOLKIT

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APPENDIX #1

HOUSING TEAM CHECKLIST*

Volunteer name: _____ Date: _____

Please indicate which of the following housing-related volunteer opportunities you are interested in. If you opt to volunteer in any of these areas, please note that you will be contacted by this office at least _____ days prior to volunteering. At this time you will be provided with more information, training and resources. Approximate time commitment for each opportunity is included:

Moving Assistance: (1/2 day) Helping to safely move furniture, etc. for new arrivals into their new apartments, helping with initial setup, cleaning, etc.

Temporary Housing: (time varies, depending on need and comfort level of volunteer) Providing housing for free case arrivals-refugees arriving with no family in the area-in your home for a limited time until permanent housing is found for the new arrival. Time allowed will be set at your comfort level.

Days _____ Weeks _____
Number willing to host _____

Transition House Visits: (15 min-1 hour, 2-3 times a week for ~2 months) Befriending and providing a small amount of guidance can make a tremendous difference in the lives of refugees, especially those without any family in the United States. House visits include checking to see if anything is needed around the house or if there are any household hazards that should be corrected, keeping an eye out for health problems, and just generally visiting to help new arrivals feel at home.

Home Orientation: (1½ hours, one time upon move in plus 2-3 “refresher” visits) Living conditions in America can be unfamiliar to many refugees coming into the country for the first time. Home orientation includes helping with in-home checking safety using the Safety Checklist, showing how appliances and facilities in the unit work, going over “do’s and don’ts” of housing using housing orientation booklet, and using cleaning fact sheet to demonstrate good housekeeping.

Apartment Search: (time varies) Apartment searches include working with the family and case manager to determine affordable rent range, helping family fill out applications for long-term rental housing, filling out Alternate Rental History forms. Some housing contacts will be provided.

Other valuable contributions for refugee housing:

- I am, or I personally know, a property owner interested in renting to refugees
- I am familiar with rental properties and other housing in the area
- Other (please explain): _____

* Housing Team Checklist based on a document from the Catholic Charities affiliate of Winona, MN, originally appearing in “Refugee Housing: Meeting a Critical Need,” USCCB. Ordering information in “Resources.”

APPENDIX #2

REFUGEE TRANSITION HOUSING AGREEMENT*

House Rules

- Respect one another and obey the House Manager
- No smoking; no drinking alcohol; no use of telephone indoors from 10:00pm to 7:00am
- Limit phone calls to 15 minutes or less per call
- No guests in bedrooms; no guests after 10:00pm
- Take off shoes in the house; keep your bedroom clean and neat. No food in bedrooms!
- Quiet time in the house from 10:00pm to 7:00am
- Clean all dishes after each meal with hot water and soap
- Keep bathroom clean after use.
- Do not enter another person's room without his/her permission
- Complete assigned house duties daily/weekly
- Keep your assigned food shelf (in refrigerator) and kitchen closet space clean
- Tell the House Manager and your Case Manager immediately if you have any complaints
- Put incoming mail into the House Manager mailbox; Manager will distribute it.
- Pay \$10 (each adult) to House Manger on 1st day of each month for shared supplies

Any resident who breaks house rules will be warned by the House Manager. After a second warning, there will be disciplinary action. If there is a third problem, the resident will be evicted and taken to a homeless shelter immediately.

Important U.S. Laws

- Dropping litter (garbage) on the ground is against the law
- Taking shopping carts off the store parking lot is against the law
- Opening or throwing away another person's mail is illegal.

Tell House Manager immediately if you see any behavior against U.S. law, such as:

- Possession of or use of illegal drugs or weapons
- Any verbal, physical or emotional abuse of another person
- Any sexual harassment (unwanted words, touching, joking)
- Any inappropriate behavior with minors (under 18 years) including hitting, verbal abuse or sexual touching
- Any failure of a parent to provide supervision of children under the age of 12.

Any resident who breaks U.S. law will be evicted immediately and taken to a homeless shelter. Police action and/or deportation may result. Such persons remain clients of Catholic Charities for job search but not for housing.

Director, Refugee Services

House Manager

Refugee

Date

* This document has been reproduced by permission of Catholic Charities, San Jose

APPENDIX #3

ROOMMATE AGREEMENT*

This is an agreement between _____ (home provider) and _____ (home seeker) for the rental of _____ room(s) which will/will not (circle one) be shared by _____ other people. This agreement also includes the shared use of the following amenities:

This agreement will continue until _____ (date) or until either party gives the other _____ days written notice of intent to change terms.

Rent will be \$_____ per month, due by the _____ day of each month to be paid to _____. Acceptable form(s) of payment is/are (circle all applicable) cash | personal check | money order | cashier's check. Rent will be charged beginning _____ (date).

A security deposit of \$_____ is required, due by _____. This deposit will be returned if agreed-upon notice is given prior to move-out and there are no damages to be charged against the deposit. If security deposit is to be used to pay for early move-out, damages or excessive cleaning upon move-out, home provider will provide home seeker a written account for security deposit within _____ days of roommate moving out.

If rent is not paid when due, a late charge of \$_____ per day will be added to monthly rent due, and after _____ days of nonpayment of rent, home provider can give written notice of intent to begin eviction proceedings.

The following rules apply to home seeker and home provider:

Phone: _____
Utilities: _____
Groceries: _____
Kitchen Use: _____
Pets: _____
Quiet Hours: _____
Guests: _____
Housework: _____
Other: _____

Home seeker initials

Home provider initials

Maintenance: All roommates agree to maintain the housing in a clean, sanitary and safe condition. Roommates may not enter private quarters unless prior consent had been given.

Home provider will not be liable for any damages to property or injury to home seeker or his/her children occurring in the housing or on the property.

Payments received from home seeker:

Payment type:	Amount:	Date:	Refundable? (Y/N)
First month's rent:	_____	_____	_____
Last month's rent:	_____	_____	_____
Security deposit:	_____	_____	_____
Total:	_____	_____	_____

Home Seeker signature/date

Home provider signature/date

* This Roommate Agreement is based on a document submitted by Catholic Charities, San Jose, CA. It originally appeared in "Refugee Housing: Meeting a Critical Need" USCCB. (2001) Ordering information is included in "Resources"

APPENDIX #4

A QUICK GUIDE TO FINDING NON-PROFIT HOUSING DEVELOPERS



Wait! Here's a helping hand! Mercy Housing's Refugee Housing Program has developed an e-learning module available online at www.refugeehouse.org. This free, self-guided, hour-long training in finding refugee housing covers finding non-profit and affordable housing providers in more detail, and graphically walks participants through the following process.

What non-profit affordable housing providers do:

- Are mission-driven to meet housing as a social service
- Often provide services on site to residents
- Build and operate housing targeted to meet lower-income budgets
- Are interested in tenants who come with case management support
- Typically run well-maintained complexes

How to find them:

- **Contact the Community Development agency in your city.** This office may be called the Housing Department, the Community Development Department, the Planning Department or some combination of those words. Whatever its name, this agency can give you a list of affordable housing projects they have funded. Also ask them for the names of the non-profit organizations which manage “affordable” housing in your area. If you can't find the phone number for that agency in the phone book, look for it under “city agencies” on your city's web site.
- **Contact the HUD office for your area.** There are HUD offices in eighty locations across the country. Phone numbers and website addresses can be found at www.hud.gov/local. Call that office and ask who the local non-profit housing developers are.
- **Look at the web sites of some of the larger national organizations listed below.** These groups may own and operate housing, may provide financing for other non-profit organizations that develop housing or may be an umbrella organization for housing non-profits. Go to the following websites to find out where these umbrella organizations develop housing in your area:

Enterprise Foundation	www.enterprisefoundation.org
Local Initiatives Support Corporation (LISC)	www.lisc.org
Mercy Housing, Inc.	www.mercyhousing.org
Neighborhood Reinvestment Corp./NeighborWorks	www.nw.org
National Low Income Housing Coalition (NLHC)	www.nlihc.org/states/index.htm

What to do once you have identified the non-profit housing providers in your community:

- Call their offices and find out where their properties are located, how they lease properties (centrally or at each complex), what the qualifications are and how much their rents are.
- Better yet, make an appointment and go visit! This will give you a chance to tell them about the refugee program. Let them know about the support services you provide to new arrivals and try to convince them that your clients would be good tenants.

Take along a copy of our free brochure: *A Landlord's Guide to Renting to Refugees* (*see Appendix #9*), information about your agency and other basic information about refugees. For more about finding affordable housing for refugees, check out Section 2.1 Challenge Area: Finding and Keeping Housing.

APPENDIX #5

SAMPLE PROPERTY PROFILE*

Golden Way Apartments
555 North Third Avenue
Wedgewood, North Carolina

Profile updated: 4/06/06, Marsha Livingston

Managed by: Wedgewood Properties, Inc.
Contact: Mr. Elmer Putter
Phone: (343) 555-9234
Fax: (343) 555-9235

Other properties under same management: Blue Swoon Apartments
Refugees/immigrant populations housed: Hmong, Eritrean

Deposit: \$250
Application fee: \$25, applied to first month's rent, waived for refugees with complete background check and letter of support
Lease lengths: 6 months/1 year
Rent: 1/1, \$375
2/1, \$425
3/2, \$475
Utilities: Complex pays water and trash, resident pays electricity (heat)
Unit features: Electric range, large living rooms, balconies, on-site manager
Amenities: Community room available for classes/parties, coin laundry on-site
Transportation: Bus lines 44 and 0L within walking distance
Grocery: ValuMor, 15 min bus ride on 44
Banks: None
Schools: Roverton Elementary, Thirston Springs Junior High, Middleton High
Community: Active neighborhood watch, parent groups at schools
Other notes: Property owner and manager familiar with agency work, manager's church sponsored refugee family, some property crime (theft) in n'hood.

* This is a fictional property. Property Profile based on a document submitted by Catholic Charities affiliate in Mobile, AL, originally appearing in "Refugee Housing: Meeting a Critical Need" USCCB (2001) Ordering information included in "Resources"

APPENDIX #6

R&P HOME SAFETY CHECKLIST*

Client Name:	File ID#:
Address of Apartment/House:	
Safety Check Conducted By:	Date of Safety Check:

Note: If item assessed does not meet standards, follow up should be included in case notes.

Item to be assessed	Yes	No
Affordability		
How much is rent?		
How much is security deposit?		
Is this affordable for the family following the period of support? (35% or less of income)		
Space		
How many people are living in the unit currently?		
How many bedrooms are there?		
Is there adequate space for all family members in accordance with local standards?		
Safety		
Are there any neighborhood safety issues?		
Is bare wiring visible?		
Is there peeling or flaking interior paint or plaster?		
Is there any visible mold?		
Are there detectable dangerous or unsanitary odors?		
Have emergency escape routes been identified and are they accessible?		
Are fire extinguishers in accessible locations where required?		
Do windows and outside doors have working locks?		
Are there an appropriate number of smoke detectors?		
Are windows in working order with no evidence of broken glass?		
Is there adequate light, heat, ventilation and hot and cold running water?		
Are electrical fixtures working and in good repair?		
Appliances and Fixtures		
Is there a working stove, oven and refrigerator in good repair?		
Is there a sink, flushing toilet and shower or bath in good repair?		
Garbage and Extermination		
Is there an accessible storage or disposal facility for garbage?		
Is the unit free from rodent or insect infestation?		
If not, has the landlord been asked to exterminate? Date?		
Disability Accommodation		
In cases of refugees with disabilities, does the house accommodate needs?		
General Acceptability		
Is housing generally safe, sanitary and in good repair?		
Comments:		

Based on the above findings, housing meets basic minimum standards set forth in the Cooperative Agreement and Operational Guidance.

Signature of person conducting Home Safety Check _____

* Housing Team Checklist is based on a document developed by Catholic Charities Diocese of San Diego.

APPENDIX #7

HUD GUIDELINES FOR SECTION 8

Most cities and counties have codes regarding housing. To get a copy of these, contact your local code enforcement department in your area. Where local areas do not have habitability standards, the HUD guidelines apply to refugee housing standards. These are also the minimum requirements for all properties rented with Section 8 Housing Choice vouchers. Section 8 properties are usually inspected annually and when evidence suggests the need for a spot inspection. This expanded guide to the points covered in a HUD inspection is designed to help resettlement agencies proactively avoid substandard housing and to help refugees who are in substandard housing to gently-but firmly-request landlords' maintenance to comply with the standards. If alleged violations are not corrected voluntarily, residents may consider contacting HUD to request an inspection.

Area/Room Indicator	Yes/No/Inconclusive/ See comments
1. Living Room	
1.1 Living room present: Is there a living room?	
1.2 Electricity: Are there at least two working outlets or one working outlet and one working light fixture?	
1.3 Electrical hazards: Is the room free from electrical hazards?	
1.4 Security: Are all the windows and doors that are accessible to the outside lockable?	
1.5 Window condition: Is there at least one window and are all windows free of signs of severe deterioration or missing or broken-out panes?	
1.6 Ceiling condition: Is the ceiling sound and free from hazardous defects?	
1.7 Wall condition: Are the walls sound and free of hazardous defects?	
1.8 Floor condition: Is the floor sound and free of hazardous defects?	
1.9 Lead paint: Are all interior surfaces either <i>free</i> of cracking, scaling, peeling, chipping and loose paint or <i>adequately treated and covered</i> to prevent exposure of the occupants to lead paint hazards?	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
2. Kitchen	
2.1 Kitchen present: Is there a kitchen?	
2.2 Electricity: Is there at least one working outlet and one working, permanently installed light fixture?	
2.3 Electrical hazards: Is the room free from electrical hazards?	
2.4 Security: Are all the windows and doors that are accessible to the outside lockable?	
2.5 Window condition: Is there at least one window and are all windows free of signs of severe deterioration or missing or broken-out panes?	
2.6 Ceiling condition: Is the ceiling sound and free from hazardous defects?	
2.7 Wall condition: Are the walls sound and free of hazardous defects?	
2.8 Floor condition: Is the floor sound and free of hazardous defects?	
2.9 Lead paint: Are all interior surfaces either <i>free</i> of cracking, scaling, peeling, chipping and loose paint or <i>adequately treated and covered</i> to prevent exposure of the occupants to lead paint hazards?	
2.10 Stove or range with oven: Is there a working oven and a stove (range) with top burners that work?	

2.11 Refrigerator: Is there a refrigerator that works and maintains a temperature low enough that food will not spoil over a reasonable amount of time?	
2.12 Sink: Is there a kitchen sink that works with hot and cold running water?	
2.13 Space for storage and preparation of food: Is there a space to store and prepare food?	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
3. Bathroom	
3.1 Bathroom present: Is there a bathroom?	
3.2 Electricity: Is there at least one permanently-installed working light fixture?	
3.3 Electrical hazards: Is the room free from electrical hazards?	
3.4 Security: Are all the windows and doors that are accessible to the outside lockable?	
3.5 Window condition: Is there at least one window and are all windows free of signs of severe deterioration or missing or broken-out panes?	
3.6 Ceiling condition: Is the ceiling sound and free from hazardous defects?	
3.7 Wall condition: Are the walls sound and free of hazardous defects?	
3.8 Floor condition: Is the floor sound and free of hazardous defects?	
3.9 Lead paint: Are all interior surfaces either <i>free</i> of cracking, scaling, peeling, chipping and loose paint or <i>adequately treated and covered</i> to prevent exposure of the occupants to lead paint hazards?	
3.10 Flush toilet in enclosed room in unit: Is there a working toilet in the unit for exclusive private use of the tenant?	
3.11 Fixed washbasin or lavatory in unit: Is there a working, permanently-installed wash basin with hot and cold running water?	
3.12 Tub or shower in unit: Is there a working tub or shower with hot and cold water in the unit?	
3.13 Ventilation: Are there openable windows or a working vent system?	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
1. Living Room	
1.1 Living room present: Is there a living room?	
1.2 Electricity: Are there at least two working outlets or one working outlet and one working light fixture?	
1.3 Electrical hazards: Is the room free from electrical hazards?	
1.4 Security: Are all the windows and doors that are accessible to the outside lockable?	
1.5 Window condition: Is there at least one window and are all windows free of signs of severe deterioration or missing or broken-out panes?	
1.6 Ceiling condition: Is the ceiling sound and free from hazardous defects?	
1.7 Wall condition: Are the walls sound and free of hazardous defects?	
1.8 Floor condition: Is the floor sound and free of hazardous defects?	
1.9 Lead paint: Are all interior surfaces either <i>free</i> of cracking, scaling, peeling, chipping and loose paint or <i>adequately treated and covered</i> to prevent exposure of the occupants to lead paint hazards?	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
4. Other rooms used for living and halls	
4.1 Are there other rooms in the unit? Complete one section for each. Room codes: 1. Living room 2. Kitchen 3. Bathroom 4. All other rooms used for living (bedrooms, etc.) 5. All secondary rooms not used for living	
4.2 Electricity: Are there at least two working outlets or one working outlet and one working light fixture?	
4.3 Electrical hazards: Is the room free from electrical hazards?	
4.4 Security: Are all the windows and doors that are accessible to the outside lockable?	
4.5 Window condition: Is there at least one window and are all windows free of signs of severe deterioration or missing or broken-out panes?	
4.6 Ceiling condition: Is the ceiling sound and free from hazardous defects?	
4.7 Wall condition: Are the walls sound and free of hazardous defects?	
4.8 Floor condition: Is the floor sound and free of hazardous defects?	
4.9 Lead paint: Are all interior surfaces either <i>free</i> of cracking, scaling, peeling, chipping and loose paint or <i>adequately treated and covered</i> to prevent exposure of the occupants to lead paint hazards?	
4.10 Other potentially hazardous features in any of these rooms: Are these other rooms free from other potentially hazardous features? If no, explain hazard.	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
5. Building exterior	
5.1 Condition of foundation: Is the foundation sound and free from hazards?	
5.2 Condition of stairs, rails and porches: Are all the exterior stairs, rails and porches sound and free from hazards?	
5.3 Condition of roofs and gutters: Are the roof, gutters and downspouts around and free from hazards?	
5.4 Condition of exterior surfaces: Are exterior surfaces sound and free from hazards?	
5.5 Condition of chimney: Is the chimney sound and free from hazards?	
5.6 Lead paint: Are all exterior surfaces either free of cracking, scaling, peeling, chipping and loose paint or adequately treated and covered to prevent exposure of the occupants to lead paint hazards?	
5.7 (Mobile homes only) Tie downs: If the unit is a mobile home, is it properly placed and tied down?	
5.8 (Mobile homes only) Smoke detectors: Does the unit have at least one smoke detector in working condition?	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
6. Heating and plumbing	
6.1 Adequacy of heating equipment: Is the heating equipment capable of providing adequate heat (either directly or indirectly) to all rooms used for living?	
6.2 Safety of heating equipment: Is the unit free from unvented fuel burning space heaters or other type of unsafe heating conditions?	
6.3 Ventilation and adequacy of cooling: Does the unit have adequate ventilation and cooling by means of operable windows or a working cooling system?	
6.4 Hot water heater: Is hot water heater located equipped and installed in a safe manner?	
6.5 Water supply: Is the unit served by an approvable public or private sanitary water supply?	
6.6 Plumbing: Is plumbing free from major leaks or corrosion that causes serious and persistent levels of rust or contamination of the drinking water?	
6.7 Sewer connection: Is plumbing connected to an approvable public or private disposal system, and is it free from sewer back up?	

Area/Room Indicator	Yes/No/Inconclusive/ See comments
7. General Health and Safety	
7.1 Access to unit: Can the unit be accessed without having to go through another unit?	
7.2 Exits: Is there an acceptable fire exit from this building that is not blocked?	
7.3 Evidence of infestation: Is the unit free from rats or severe infestation of mice or vermin?	
7.4 Garbage and debris: Is the unit free from heavy accumulation of garbage or debris, inside and out?	
7.5 Refuse disposal: Are there adequate covered facilities for temporary storage and disposal of food wastes and are they approved by a local agency?	
7.6 Interior stairs and common halls: Are interior stairs and common halls free from hazards to the occupant because of broken or missing steps on stairways, absent or insecure railings, inadequate lighting or other hazards?	
7.7 Other interior hazards: Is the interior free from other hazards not specifically identified elsewhere?	
7.8 Elevators: Where local practice requires, do all elevators have a current inspection certificate? If local practice does not require, are the elevators working and safe?	
7.9 Interior air quality: Is the unit free from abnormally high levels of air pollution from vehicular exhaust, sewer gas, fuel leaks dust or other pollutants?	
7.10 Site and neighborhood conditions: Are the site and immediate neighborhood free from conditions which would seriously and continuously endanger the health or safety of the residents?	
7.11 Lead paint certification: If the owner of the unit is required to treat or cover any interior or exterior surfaces, has the certification of compliance been obtained?	

APPENDIX #8

SAMPLE LETTER OF INTRODUCTION TO MANAGEMENT COMPANY*

August 13, 2006

Golden Way Management Company
555 North Third Ave. Suite 114
Wedgewood, NC 44534

In Re: (Refugee Names/Housing Applicant)

Dear Sir or Madam,

This is to inform you that the abovementioned newcomers are being assisted by our organization as part of a refugee resettlement program. As refugees, they have entered the country legally. Included are copies of their I-94's, documents that verify their refugee status.

The individuals above are working to restart their lives in the United States, and our organization is doing everything we can to help them with that effort, including providing job-readiness training, interpretation services and some transportation. In addition to providing dedicated case management services for the first year, the family will receive from our office financial support in the amount of \$_____ per month for _____ months to assist with the initial costs of renting housing. In addition, the family will receive \$_____ per month from _____ months from the Department of Health and Human Services (HHS). After the family stops receiving financial assistance, our organization will continue to assist by providing some basic services to help these new arrivals develop self-sufficiency.

I have included a copy of the brochure "A Landlord's Guide to Renting to Refugees" and a brochure explaining more about our organization. If you have any questions or concerns regarding this organization's support of these individuals, please do not hesitate to call.

Thank you sincerely,

* This letter is based on a document from the Catholic Charities affiliate of Lincoln, NE, which originally appeared in the USCCB publication "Refugee Housing: Meeting a Critical Need" (2001) (ordering information included in "References") and on a document from Catholic Charities, Diocese of San Diego.

APPENDIX #9

“A LANDLORD’S GUIDE TO RENTING TO REFUGEES”

OTHER COMMUNITY PARTICIPANTS

- Church sponsors
- Volunteers to help with errands, doctor’s visits, etc.
- Local healthcare providers
- Local community colleges
- State employment services
- Individuals who donate furnishings, vehicles, and money
- Employers who hire someone with limited English and treat them fairly
- Local thrift stores
- The State Department of Human Services (or similar)



Mercy Housing

1999 Broadway, Suite 1000, Denver, CO 80202
Phone: 303-830-3300 • Fax: 303-830-3301
www.mercyhousing.org • www.refugeehouse.org

This document is a product of the Technical Assistance for Refugee Housing Services project, Grant Number 90RB0015. This grant was awarded to Mercy Housing, Inc. by the Office of Refugee Resettlement (ORR), U.S. Department of Health and Human Services. The views herein may not necessarily reflect the views of ORR.

Every Year thousands of refugees arrive in the United States with little more than the clothes on their back and hope for a brighter future.

Each refugee undergoes intense scrutiny and an extensive approval process involving the Department of State, the Department of Homeland Security and the FBI while living in refugee camps abroad.

Refugees have fled, or are fleeing religious, political or ethnic persecution in places such as: Bosnia, Iraq, Iran, Republics of the former Soviet Union, Cuba, Sudan, Somalia, Sierra Leone, Liberia, and Ethiopia.

To offer hope through a home, contact your State Refugee Coordinator in the Department of Human Services (or similar) in the state you live or contact the Mercy Housing Refugee Housing Initiative

www.refugeehouse.org,
or call 303-830-3449.



Mercy Housing

REFUGEE HOUSING INITIATIVE

A LANDLORD’S GUIDE TO RENTING TO REFUGEES

When you’ve left behind everything and are starting new, all you have is HOPE.



Hope for...

... A Place to Live

... A Place to Grow

... A Place to Learn



Here’s how you, as a landlord, can offer HOPE to refugees.

CHECKLIST FOR RENTING TO REFUGEES

OFFERING HOMES TO REFUGEES—
A WIN/WIN SITUATION

OFFERING A HOME TO REFUGEES
IS OFFERING HOPE

Does the refugee:

- Have a resettlement agency case manager?
- Have documentation of legal residency?
- Know who to call in an emergency?
- Understand how and where to pay rent?
- Understand their responsibilities for utility payments
- Understand how to use appliances and refrigerator food?
- Know how to use HVAC systems appropriately?
- Know how to clean floor coverings, appliances, and plumbing fixtures?
- Understand how to be a “good neighbor”?

As a landlord, you receive:

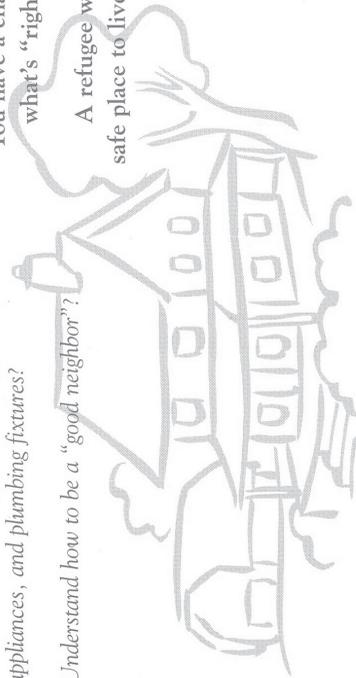
- a deposit and first month’s rent from a local resettlement agency;
- a tenant with access to case management support and translation services;
- a tenant with a strong desire to create a home and a future;
- a tenant who has been trained in maintaining an apartment;



- a tenant who understands a lease

You have a chance to show people what’s “right” with America!

A refugee will have a decent, safe place to live, learn, and grow in!



It’s a small act of kindness, combined with good business sense.

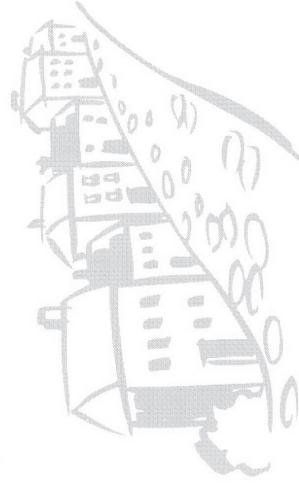
What’s required?

A willingness to rent to someone you haven’t met, and do so without much notice. That’s all it takes to offer hope to someone who has been forced to leave the home they made, the community they loved, and the country they relied upon!



Where else can you rent to a needy,

motivated resident with financial support, the help of a case manager, translation services, as well as the support of other refugees, and community organizations (often local churches)!



APPENDIX #10

RENTER'S RESUME*

This letter is designed to be an alternate form of documentation for landlords and property management companies concerned about renting to people with no credit history.

August 13, 2001

Golden Way Management Company
555 North Third Ave. Suite 114
Wedgewood, NC 44534

In Re: (Refugee Names/Housing Applicant)

Dear Sir or Madam,

My name is _____ and I am in need of a three bedroom apartment for myself and my five children, two girls (aged 10 and 5) and three boys (aged 8, 3 and 1).

Though I have not lived in the United States very long, I have attended a housing orientation to learn the importance of paying rent on time and following a lease. I also have a history of keeping a home with my family before I came to this country.

From 1990 to 1997, I lived in Somalia in a house with my husband and children. We owned our home and were very content. In 1997, the war came to our home and our house was destroyed. My husband was killed. My children and I fled to Kenya where we found a refugee camp. From 1998 to 2000 we lived in this camp, waiting for our papers to be processed so that we could join the rest of our family safely in the United States. In 2000 we were approved, and, after many physical examinations and background checks, we were approved to come to the United States.

My children and I have been living with family members here since July as we have not been able to find an apartment. I am not yet working, but I am taking ESL classes and my oldest daughter speaks English very well. A family member will help me pay for the expenses of an apartment before I find a job.

I am looking for the opportunity to receive affordable housing for myself and my children and restart my life in this country.

(Refugee signature)

My name is _____ and I am an advocate for the woman above. I have been working with her and her children for about 3 months. She has attended our tenant training classes, employment orientation and she has been working hard with me to try to secure housing for herself and her children. If you are interested in her as a tenant, or if you have any questions, please feel free to contact me at the number on the attached business card. Thank you sincerely,

(Case manager signature)

* This document is based on a submission from the Catholic Charities affiliate of St. Paul, MN and originally appeared in the USCCB publication "Refugee Housing: Meeting a Critical Need" Ordering information is included in "References"

APPENDIX # 1 1

LETTER OF APPRECIATION*

August 13, 2006

Golden Way Management Company
555 North Third Ave. Suite 114
Wedgewood, NC 44534

Dear Sir or Madam,

Our housing specialist has informed me of the ongoing support, partnership and invaluable contributions you have offered our refugee clients who are seeking appropriate housing and a welcoming community. We are very appreciative of the consideration you have shown these new Americans, who are restarting their lives in the United States.

As you may already know, our clients come from all over the world. Many arrive with as little as the shirts on their backs. Yet, they also come with a great desire to overcome barriers and become contributing members of their new communities. With the help of dedicated community members like you, the barriers these newcomers face need not get in the way of their dreams.

The enclosed Certificate of Appreciation is presented to you from our organization in acknowledgement of all you have done and all you continue to do to help refugees get a new start here in the USA. Thank you.

Sincerely yours,

(Signature)

* This letter is based on a document submitted to the Refugee Housing Project by Catholic Charities, Diocese of San Diego. Thanks to Abdul Qargha and Mike McKay for this contribution.

APPENDIX #12

CLEANING AND REPAIRS A LANDLORD CAN DEDUCT*

Landlords are permitted to deduct from security deposits for damage or excessive filth, but not for ordinary wear and tear. Typically, landlords may charge tenants for any cleaning or other repairs necessary to restore the rental unit to its condition at the beginning of the tenancy, but generally the property owner must account within a certain period of time for how the security deposit was used. Check your local guidelines for these rules on accounting for unreturned security deposits. Here are examples of ordinary wear and tear versus damage or excessive filth. Note this is not an exhaustive list.

Ordinary Wear and Tear: Landlord's Responsibility	Damage or Excessive Filth: Tenant Responsibility
Curtains faded by sun	Cigarette or candle burns in curtains or carpets
Water stained linoleum by shower	Broken tiles in bathroom
Minor marks or nicks in wall	Large marks or holes in wall
Dents in the wall where a door handle bumped	Door off its hinges
Moderate dirt or spotting on carpets	Rips in carpet, burns or urine stains
A few small tack or nail holes in wall	Lots of picture holes or gouges in walls
A rug worn thin through normal use	Stains in rugs caused by a leaking fish tank
Worn gaskets on refrigerator doors	Broken refrigerator shelf
Faded paint on bedroom wall	Water damage on wall from open windows
Patches of hardwood floors with lost finish	Water damage on floors from open windows
Warped cabinet doors that won't close	Cabinets and interiors sticky with food, etc.
Stains on porcelain fixtures with lost coating	Grime-coated bathtub and toilet
Moderately dirty mini-blinds	Missing mini-blinds
Bathroom mirror beginning to "desilver"	Mirrors broken or caked with lipstick/makeup
Toilet flushes inadequately due to mineral build up	Toilet won't flush because it's stopped up with a diaper
Minor cleaning	Furniture left in apartment after moving

* This chart is based on information gathered from NOLO, available online at <http://www.nolo.com/article.cfm/objectID/1FA7B262-72D8-4388-ADBEF5E4AE2407B0/213/178/117/ART/>

APPENDIX #13

SAMPLE CHARGES FOR COMMON REPAIRS*

Important note: Cost of repairs, cleaning and replacement for losses or damages varies significantly from property to property. This price list is intended to be used only as a tool to illustrate how quickly the costs of even minor repairs can add up, to show how early moves can be expensive and to emphasize the importance of regular maintenance and housekeeping. These sample costs do not include labor, which, at the example property, is \$20.00 an hour. Consult lease for actual costs at your properties.

Section A:

Provided the resident occupies the apartment for at LEAST twelve (12) months, Agent shall assess NO CHARGES against the security deposit in Section A:

- Painting of walls (one coat, not including damages or heavy smoke)
- Shampooing of carpets (other than stains, heavy soil, pet damage)
- Cleaning of blinds

Section B:

Should the resident occupy the apartment for LESS than twelve (12) months, a prorated charge (based on months occupied) will be assessed for the above listed work. The pro-rate amount will be based on the following charges: (EX: Resident lived in a one-bedroom apartment 3 months, Total cost of painting=\$125/ 12 months = \$10.42/month \$10.42 x 3 months = \$41.68)

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Painting	\$100	\$125	\$150	\$175
Carpet Cleaning	\$55	\$65	\$75	\$85
Cleaning Blinds	\$35	\$45	\$60	\$75
Touch up Paint	\$50	\$60	\$70	\$80
Carpet Repair	Actual Cost	Actual Cost	Actual Cost	Actual Cost

Section C:

The following charges will be assessed regardless of the length of occupancy of an apartment. When vacating, please leave your apartment clean. If the apartment is not left clean, the following charges will apply.

Cleaning:

Item Cleaned	Cost (each, except where noted)	Item Cleaned	Cost (each, except where noted)
Air vent/Exhaust fan	\$3.00	Range Top (stove)	\$15.00
Bath Tub	\$10.00	Vertical Blinds	\$8.00
Blinds, mini	\$5.00	Refrigerator	\$25.00

Item Cleaned	Cost (each, except where noted)	Item Cleaned	Cost (each, except where noted)
Air vent/Exhaust fan	\$3.00	Range Top (stove)	\$15.00
Bath Tub	\$10.00	Vertical Blinds	\$8.00
Blinds, mini	\$5.00	Refrigerator	\$25.00
Kitchen Cabinets	\$5.00	Shower Walls/Tile	\$15.00
Bathroom Cabinets	\$5.00	Sink (kitchen/bath)	\$5.00
Closet shelves	\$3.00	Switch plate covers	\$1.00
Commode	\$20.00	Other	TBD (see below)
Counters	\$5.00	Vacuum	\$5.00/room
Doors and Frames	\$3.00	Vent Hood	\$10.00
Faucets	\$2.00	Walls (washed)	\$5.00
Floors	\$15.00	Windows & seals (in)	\$5.00
Heat Registers	\$5.00	Picture of damage	\$1.25
Light Fixtures	\$2.00	Medicine cabinet	\$2.00
Cove Base Trim	\$5.00	Other	
Mirrors	\$2.00	Other	
Oven	\$25.00	Other	

Replacements:

Item Cleaned	Cost (each, except where noted)	Item Cleaned	Cost (each, except where noted)
Air vent/Exhaust fan	\$3.00	Range Top (stove)	\$15.00
Bath Tub	\$10.00	Vertical Blinds	\$8.00
Bathtub surface	Actual cost	Oven Rack	\$20.00
Battery (smoke alarm)	\$7.50	Peephole, partial	\$7.00
Mini blinds	\$30.00	Peephole, complete	\$20.00
Vertical blinds	\$20.00	Crisper tray	\$40.00
Carpet repairs	Actual cost	Screens (broken/miss)	\$35.00
Carpet replacement	\$10.00	Shower head	\$6.00
Closet rod	Actual cost	Smoke detector	\$50.00
Counter (bathroom)	Actual cost	Stove element (sm)	\$8.00
Counter (kitchen)	Actual cost	Stove element (lg)	\$10.72
Counter resurface	Actual cost	Stove burner rings	\$2.00
Counter resurface	Actual cost	Stove drip pans	\$1.00
Doors (Bathroom)	\$21.00	Switch plates/sockets	\$1.00
Doors (Bedrooms)	\$26.00	Toilet tank	\$35.00
Drywall repair (/hour)	\$20.00	Toilet bowl	\$39.00
Extermination	\$40.00	Toilet seat	\$8.00

Item Cleaned	Cost (each, except where noted)	Item Cleaned	Cost (each, except where noted)
Faucets (bath)	\$15.00	Towel bars	\$5.00
Faucets (kitchen)	\$20.00	Vinyl repairs	Actual cost
Garbage disposal	\$48.00	Vertical slats	\$2.00
Keys (Door)	\$5.00	Wallpaper removal	\$20.00/hr
Keys (Mailbox)	\$5.00	Window broken	Actual cost
Light bulbs	\$1.00	Cove base trim	\$2.00/ft
Light fixtures (kitchen)	\$9.00	Toilet paper roll holder	\$2.00
Light globes/covers	\$6.00	Range hood	\$35.00
Locks (dead bolt)	\$25.00	Large furn. Removal	\$10.00
Locks (front door entry)	\$8.00	Medium furn. Removal	\$8.00
Locks (bathroom)	\$10.00	Small furn removal	\$6.00
Locks/handles (bed)	\$6.00	Hot/cold faucets	\$11.00
Medicine cabinets	\$39.00	Total thermostat	\$12.00
Mirror (bathroom)	\$10.00	Trash removal	\$25.00/bag
Mail box lock	\$5.00	Window locks (per 2)	\$4.00

* This document was compiled with the contribution of the management of Holly Park, a Mercy Housing Property.
Special thanks to Kathy Hedglin-Thompson

APPENDIX #14

SAMPLE “PLEASE REPAIR” FORM

Note: this is only a sample of the “Please Repair” forms that are available for download online and free of charge from Mercy Housing’s Refugee Housing Program website at www.refugeehouse.org. At the time of this publication going to press, these forms are available — with English supplementary text — in Amharic, Arabic, Burmese, French, Maay Maay, Russian, Somali, Spanish, Thai and Vietnamese. Feel free to contact us for more information about this and other Refugee Housing Program publications.

Bad smell

အနံ့ဆိုး

Broken

ပျက်ဆီး

Dirty

ညစ်စက်

Hole

အပေါက်

Leak

ယိုကျ

Missing

မတွေ့ရပါ

Mold

ပျက်စီးသည်

Noisy

ဆူညံသံ

Stain

မိန့်ကျ

Water stain

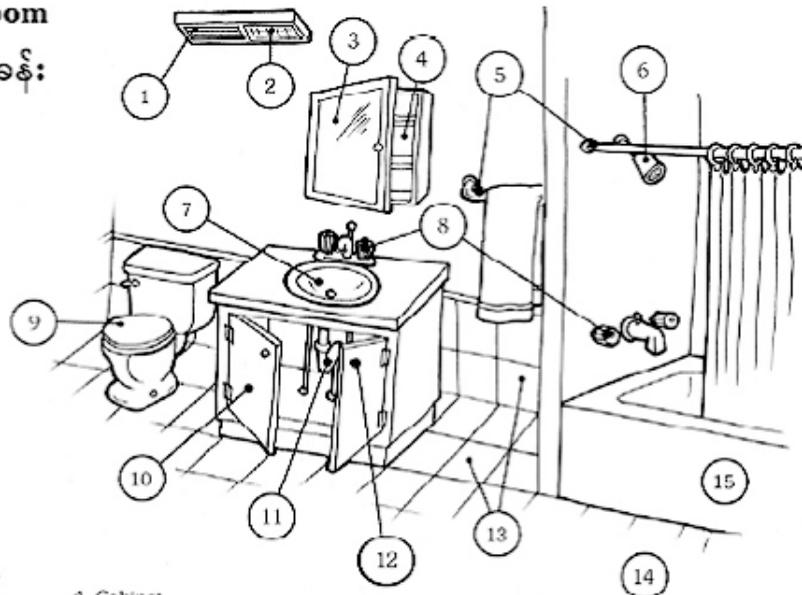
ရေမိန့်ကျ

Won't work

အလုပ်မလုပ်

Bathroom

ရေချိုးခန်း



1 Fan

မန်ကား

2 Light

မီး

3 Mirror

မှန်

4 Cabinet

အဆင့်ပါသော မိန့်ခယ်

5 Rod

ကန့်လန့်ကားတပ်ထုတ်ချောင်း

6 Shower

ရေချိုး

7 Sink

ဖျက်နှာသစ်ကန်

8 Faucet

ရေပိုက်ခေါင်း

9 Toilet

အိမ်သာ

10 Door

တံခါး

11 Pipe

ရေပိုက်

12 Handle

လက်စွဲ

13 Tile

မြေပြား

14 Floor

ကြမ်းပြင်

15 Tub

ညှိပိုင်း

Page 3

APPENDIX #15

SAMPLE LIST OF HOME LIVING SKILLS TRAINING TOPICS*

Home living skills training:

Upon completion of this (length?) course, all participants will have learned:

- Tenant and Landlord rights and responsibilities
- Application process
- What to look for during a pre-move in inspection
 - Living Room
 - Kitchen
 - Bathroom
 - Laundry
 - Smoke alarm
 - Fire
 - Hallways
 - Doors and Window Screens
- Payment of rent
- Moving out
- Security deposits
- Basic cleaning and maintenance
- Leasing
- Being a good neighbor
- What to do in medical emergencies
- Locks, keys, strangers and safety
- Mail and notices
- Energy conservation

* This list of home living skills was gathered from the Fresno Refugee Housing Liaison, part of Fresno (PROPER CITATION) Special thanks to Fue Houa Thao.

APPENDIX #16

HOUSEKEEPING WORKSHOP SHOPPING LIST AND OUTLINE*

Shopping list — per participant

	Item	Price
	11 quart bucket with handle	\$1.96
	Spray bottle	\$.98
	Baking soda	\$.43
	Vinegar	\$.87
	Lemon	\$.25
	Cleanser	\$.83
	2 rubber gloves	\$.40
	Bathroom scrubber with handle	\$.86
	Dish soap	\$1.32
	Copper mesh scourers	\$.32
	Green scour pad	\$.62
	Wash cloth	\$.25
	1 Copy “Welcome to your new home” booklet	Free from www.refugeehouse.org
	1 Copy “Please Repair”	
	Total	\$9.83

Additional props for teacher use

	Item
	Toilet bowl cleaner (example of dangerous chemical)
	Bleach
	Rags made from old towels
	Toilet bowl brush
	Plastic wrap
	Foil
	Broom
	Mop
	Dust pan
	Vacuum cleaner
	2 cook pots (one stainless steel, one nonstick)
	Pillowcase
	Paper towels
	Flexible cutting block and knife
	Old newspaper

Outline for Housekeeping Workshop

Introduce yourself and the reason that you're there. Talk a bit before you get started. What's the strangest thing about an American house for the people who are there? What's different? What's the same? Have some fun. The more fun you have, the more attendees will participate. The more they participate, the more they learn. When everyone's warmed up, move to the kitchen.

Kitchen:

- ❑ Practice putting on the rubber gloves
- ❑ Discuss the importance of keeping all cleaning products away from children and explain some of the consequences (poison, burning, etc.)
- ❑ Talk about the pros and cons of using bleach: It sanitizes and whitens, but is dangerous for children and fatal if mixed with ammonia, including Windex-type products
- ❑ Demonstrate baking soda, including putting a small amount on your tongue to show how safe it is. Talk about the use of baking soda in cleaning kitchen stove tops, ovens, refrigerators and how it can be used in the bathroom. Explain that you'll demonstrate the bathroom cleaning later.
- ❑ Show mixing water and vinegar in the spray bottle to make your own spray cleanser as a good way to cut grease. Explain that the smell goes away when the mix dries.
- ❑ Remind that lemons are good for cleaning surfaces in the kitchen, they smell good and kill many germs in kitchens
- ❑ Go over the list of other green cleansers (*Appendix #17*) and explain how you'll make these later.
- ❑ Explain that kitchen cleaners cannot be used on nonstick pans without destroying the pan
- ❑ Discuss basic fire safety in the kitchen and where a pan can be safely set
- ❑ Emphasize the dangers of handling raw chicken-use example of touching the phone and the child picking up the phone then putting hands in mouth
- ❑ Discuss the need to refrigerate food, even if you plan on eating it tomorrow
- ❑ Talk about the safety of the water from the tap; it is not necessary to spend a lot of time, money and effort buying water from the store

- ❑ Review plastic wrap and foil and the appropriate uses of each. (I.e. which can resist oven heat and which can be used in the microwave)
- ❑ Emphasize the dangers of putting your hand in the garbage disposal-show how to avoid using it altogether (i.e. scrape food into a bag to take to the trash outside)
- ❑ Explain that putting grease down the drain will clog it and is bad for the environment
- ❑ Show how to get rid of a grease clog if one occurs (*See Appendix #17*)
- ❑ Discuss energy conservation in the kitchen, especially turning off lights, keeping refrigerator at the proper temperature, keeping door closed on fridge, not using oven to heat the house
- ❑ If there is a dishwasher, decide whether to cover how to use it or suggest not to use it at all. If you do explain, emphasize the importance of using the proper soap and not putting dishes with food on them into the washer
- ❑ Talk about when to call for emergency help and when to call for maintenance help in the kitchen. Show “Please Repair” form, if available

Bathroom:

- ❑ Pay special attention to separating cleaning tools for the kitchen and bath. Color code or otherwise identify. Make the simplest possible statement about the dangers of mixing these up.
- ❑ Go over green cleansers for the bathroom (*See Appendix #17*)
- ❑ Discuss the dangers and costs (*See Appendix #13*) of putting things that do not belong in the toilet (feminine supplies, diapers, food, toys, etc.)
- ❑ Demonstrate the proper use of shower curtains
- ❑ Talk about water conservation-turn off the water when not in use, etc.
- ❑ Talk about when to call for emergency help and when to call for maintenance help in the bathroom. Show “Please Repair” form, if available

Pest Control:

- ❑ Go over some of the basic indicators of pest problems (mice, cockroaches, bedbugs), the effects and dangers of each of these and the dangers of the poisons used to kill insects.
- ❑ If you know the pest control policy of the apartment/housing management company, go over this; especially covering costs of not preparing for extermination, etc.
- ❑ Explain that multiple layers of carpets and piles of clothes on the floor are like custom-made castles for cockroaches
- ❑ If bedbugs are a problem in the area, discuss basic methods for controlling these and explain that you'll conduct a more intensive training on this later
- ❑ Discuss vacuum borrowing program-if one exists-and show how to use vacuum to eliminate pests
- ❑ Explain that picking up furniture from alleys may contribute to pest infestations; discuss better places to get furniture, etc.
- ❑ Collecting soda cans for recycling and keeping in the house can also contribute to pest infestations; rinsing these and putting them into a covered container helps avoid this problem
- ❑ Discuss where trash disposal is located on the property and talk about how often trash should be taken out
- ❑ Let the family know who to contact if they have a cockroach, ant or other infestation. Do not ask during the class-or let anyone discuss-who has infestation problems.

General:

- ❑ Reuse clean old towels or other rags for cleaning instead of using expensive paper towels
- ❑ Newspapers can be used to wash windows instead of using paper towels
- ❑ Talk about the ease of washing pillow cases as opposed to the problem of washing an entire pillow; same for sheets and mattresses
- ❑ Splitting apartments with tapestries or heavy curtains causes problems in the summer time, impeding the flow of air conditioning, causing stress on the units and making apartments hotter
- ❑ Discuss — yes, again — the importance of being energy efficient (*see Appendix #19*)

and when to call 9-1-1 and when to call maintenance; discuss the costs of calling them at the wrong time and the costs of not calling them when they should be called

- ❑ Emphasize that there are people around to help with questions
- ❑ Explain that “Welcome to your new home” booklets and “Please Repair” booklets are to keep and look at later
- ❑ Ask if there are any questions

Pass out certificates, housekeeping kits and congratulate participants in finishing the program.

* This list and the following housekeeping outline were submitted by the IRC in Phoenix, Arizona. Special thanks to Linda McAllister for this contribution.

APPENDIX #17

MAKE YOUR OWN GREEN CLEANSERS*

With basic ingredients — including baking soda, vinegar, Murphy's Oil Soap, lemons and salt — you can make inexpensive, non-toxic alternatives to more hazardous expensive chemicals that are used in homes.



Stop! Safety first!

- Do not mix Green Cleaning recipes with other cleaning products.
- While these are safer than traditional chemicals, keep these and all cleaning supplies out of reach of children
- Contact your local hazardous waste disposal service to get rid of household products you no longer want or need.

The Recipes:

Tub and Sink Cleaner

- Use baking soda in place of scouring powder
- Sprinkle it on porcelain and rub with a wet rag
- Add a few drops of Murphy's Oil Soap to the rag for more cleaning power
- Rinse well to avoid leaving a hazy film

Window and Mirror Cleaner

- Put $\frac{1}{4}$ cup of vinegar in a spray bottle and fill to the top with water
- Spray on surface
- Rub with a cloth diaper or sheets of newspaper

Toilet Bowl Cleaner

- Sprinkle baking soda inside the bowl
- Scrub inside with a toilet bowl brush
- Finish outside surfaces with a rag sprinkled with baking soda
- Flush the toilet and rinse outside thoroughly

Or:

- Denture tablets are an excellent substitute for toilet cleaner.
- Drop two tablets into the bowl and clean as you would with toilet cleaner, above.

Linoleum Floor Cleaner

- Mix $\frac{1}{2}$ cup of vinegar in a bucket of warm water adding a few drops of Murphy's Oil Soap for especially dirty floors
- Mop as usual
- Vinegar smell will disappear shortly after the floor dries

All-Purpose Cleaner (for spots on linoleum, tile and woodwork)

- Add a drop of Murphy's Oil Soap to a clean, wet rag
- Rub briskly until spot is gone

Drain Cleaner (helps free minor clogs and helps prevent future clogs)

- Pour ½ cup of baking soda down the drain.
- Pour ½ cup of vinegar down the drain.
- Let it fizz for a few minutes.
- Pour a tea kettle of boiling water down the drain to clear it.
- Repeat if needed.
- If clog is stubborn, contact your maintenance department.

Refrigerator Cleaner

- To clean exterior and interior walls, dissolve 2 tbs. baking soda in 1 qt warm water and wipe all surfaces.
- For stubborn spots, rub with baking soda paste. Be sure to rinse with a clean, wet cloth. (This works well on other enamel-finished appliances as well.)
- To clean interior fixtures, such as vegetable bins and shelves, wash in hot soapy water, rinse well and dry.

Cleaning Especially Dirty Pots and Pans (not for use with non-stick pans!)

- Soak burnt or heavily crusted pans in a solution of 2 tbs. baking soda per qt of water in each pan.
- Let stand until particles are loosened, then wash as usual.
- Use a mild or moderate abrasive, like baking soda or salt, if necessary.
- To clean a greasy pan easily, add 1 or 2 teaspoons of baking soda to the water in which it is soaking.

Cleaning non-stick cookware

- To remove stains from non-stick surfaces, pour a solution of 1 cup water, 2 tbs. baking soda into a pan, simmer 5 to 10 minutes.
- Do not allow mixture to boil or to boil over the side of the pan.
- Wash in hot soapy water, rinse and dry. Apply a light coating of cooking oil.

* Information regarding green cleansers gathered from Seattle Public Utilities at www.seattle.gov and from Ellis Jones, Ross Haenfler, Brett Johnson and Brian Klocke. 2001. The Better World Handbook. Gabriola Island, BC: New Society Publishers.

APPENDIX #18

SAMPLE CERTIFICATE FOR HOUSING ORIENTATION WORKSHOP



Certificate of Completion

is hereby presented to

(insert participant name here)

For successfully completing the (hrs/time commitment)

Home Living Skills Course

Conducted by (insert organization name here)

Date:

Course Instructor

Resettlement Director



APPENDIX #19

SAVING MONEY BY SAVING ENERGY

The average American household spends over \$2,000 a year on household energy bills alone. Warming rooms during the winter and cooling them during the summer, heating water for showers and baths and keeping all the appliances in a house running all contribute to ever-increasing high energy bills. But you don't have to go without these or live in the dark to reduce energy costs. There are some simple ways renters and homeowners can reduce their monthly bills and their environmental impact.

- **Know your energy costs.** First, know what you are paying and what you could be paying. If you're a case manager, try to find out what the average energy bills are for similar units and then compare to see if new arrivals are using more energy than they have to. Go to <http://hes.lbl.gov/> and type in the zip code to find out what other people with normal and energy efficient units in your area are paying for energy.
- **Conduct an energy audit.** For a small fee, your local energy company will send someone out to a home to suggest ways to reduce energy bills. They might also offer a price cut on some energy-efficient improvements. If there are many refugee families in one complex where energy bills seem to be increasing, suggest a partnered complex-wide evaluation to benefit the property owner and the tenants alike. The contact number for your local energy company should appear on the bottom of your monthly bill.
- **Save on heating.** Heating and cooling systems are the number one consumer of energy in most households, accounting for over half of all energy costs in a year. For new arrivals coming from warmer climates and unfamiliar with American air conditioning systems, these costs are likely to be even higher. These can be reduced by up to 50% if basic ways to reduce heating costs are included in housing orientation programs:
 - Make sure all windows and doors are closed when the heater is on
 - Put on a sweater and socks before turning on the heater
 - Turn down the heater's thermostat to 65°F during the day and 57 °F at night. Mark these on the thermostat to keep track.
 - Let the sun heat the house by opening curtains on sunny days and closing them at night
 - In houses, be sure to change the furnace filter monthly and be sure that the landlord is tuning up the furnace at least once a year
 - Install weather stripping and caulking. For a small cost, a property owner can install weather stripping around drafty windows. This helps reduce costs summer and winter. A towel rolled and placed to cover the gaps where doors and windows let in air can also help, in a pinch.
 - Never use stoves for additional heat. Not only is this expensive, it is also dangerous.

APPENDIX #20

FAIR HOUSING FOR RENTERS



Take five! There are legal reasons and illegal reasons for evicting a tenant or denying a person housing. Be familiar with some of the common and perfectly legal reasons that landlords are resistant to renting to refugees *before* you assume you are facing a fair housing issue. Many of these barriers to accessing and keeping housing are addressed in Section 2.1. If you proceed with a fair housing claim against a landlord, understand that this likely means that a future relationship with this housing provider is likely to be difficult or impossible. This should not discourage you, though, in the case of a real violation.

Sometimes, immigrants, refugees, and others are the victims of discrimination. The United States has established laws to prevent and prosecute in cases of such differential treatment.

The Fair Housing Act:

The Fair Housing Act (42 U.S.C. 3601) prohibits discrimination in the sale, rental, financing, and advertising of housing. Examples of illegal housing discrimination include: steering people to certain neighborhoods or areas based on their race; telling an African applicant that there is nothing for rent, but telling a white applicant that there is; denying a loan because of nationality; enforcing rules only against people of a certain race; telling a Mexican family they have to have more income to qualify than a non-Mexican family; refusing to deal with people of other religions; charging twice the security deposit for a person with a disability; making families with children live only in the back of the building; demanding sexual favors for rent or repairs.

Under the Fair Housing Act it is illegal, on the bases of race, color, religion, national origin, sex, familial status, and disability, to:

- Refuse to rent or sell housing;
- Set different terms, conditions or privileges for the sale or rental of housing;
- Impose different sales prices or rental charges;
- Evict tenants;
- Discriminate in the provision of services or facilities in connection with sales or rentals;
- Fail to perform or delay performing maintenance or repairs;
- Deny or limit the use of privileges, services, or facilities associated with housing;
- Impose different rules;
- Engage in sexual harassment;
- Discourage someone from inspecting, purchasing, or renting;
- Assign someone to a particular section of a building, neighborhood, or development;
- Make statements that indicate a preference or limitation or discrimination;

- Represent that a dwelling is not available when the dwelling is in fact available;
- Limit information or provide false information about housing opportunities;
- Deny or make different terms or conditions for a mortgage, home loan, insurance, or other “real estate related transaction”;
- Discriminate against persons with disabilities, which includes refusing to make reasonable accommodations, refusing to allow reasonable modifications, and failing to make new construction accessible;
- Threaten, coerce, or intimidate anyone exercising a fair housing right or assisting others in exercising those rights.



Caution! Being caught on either side of a fair housing violation is no good. It is important to be aware that refugees can sometimes benefit-in the short run—from fair housing violations. This doesn’t make the violations legal. Landlords who rent to refugees for less, who move refugees to the tops of wait lists, and those who requiring less deposit for refugee tenants are also committing fair housing violations.

What might housing discrimination look like?

“Sorry, the apartment was just rented.”

Information on apartment availability should be the same, no matter who is asking. Have you ever been told that an apartment was no longer available, but then saw the ad continue to run in the paper or heard of someone who was shown the apartment? It is illegal housing discrimination for a landlord or property manager to tell a potential renter that nothing is available when something is available, because of the person’s race, color, religion, national origin, sex, familial status, or disability.

“The rent is actually higher.” “We charge per person.” or “You’ll have to pay extra for your wheelchair.”

Apartments should have standard rental rates, based on the characteristics of the unit, not the people living there. Charging different rental rates or security deposit amounts based on someone’s race, color, religion, national origin, sex, familial status or disability is illegal housing discrimination. This includes charging per person (because of the discriminatory impact on families with children) and charging extra fees for people with disabilities.

“Your family is too big for this house.” “You have too many kids to rent this apartment.” or “Your children can’t share a bedroom.”

Landlords may limit the number of people in a unit, but it must be a reasonable limit.

Unreasonable limits on the number of people violate fair housing laws because of the discriminatory impact on families with children. Generally, landlords should allow at least two people per bedroom (whether adults or children). And you should not be denied housing or forced into a more expensive unit because of a policy requiring boys and girls to have separate rooms. Know what your city ordinances are when it comes to how many people can live in a unit.

“We’ll get to your repair request later.”

Landlords may have priorities for making repairs, but they should be related to timing and seriousness of the repair, not the person living in the unit. It is illegal housing discrimination to delay or fail to repair or maintain units because of the tenant’s race, color, religion, national origin, sex, familial status, or disability.

“How bad do you want it, honey?”

Sexual harassment in housing is illegal. It is a violation of fair housing laws to sexually harass tenants or to trade sex for repairs or lower rent.

Can I Be Discriminated Against Because I Have Children?

No. Families with children (under 18 years of age) are protected from housing discrimination. Landlords cannot advertise “no children” or “adults only”. Unless exempt, landlords cannot refuse to rent to you or evict you because you have children; cannot charge you more because you have children; cannot have rules or regulations that discriminate against children; cannot limit you to certain floors, buildings, or areas. Landlords can restrict the number of people in a unit, but must generally allow at least two people per bedroom.

How Am I Protected If I Have a Disability?

Fair housing laws protect you from housing discrimination based on you or someone you’re associated with having a physical or mental disability. Examples of protected disabilities include: mobility, visual, and hearing impairments; mental retardation, mental or emotional illness, and learning disabilities; any physiological disorder; and other diseases and conditions, including HIV, drug addiction (other than current illegal use of controlled substance), and alcoholism. Housing providers must not only treat people with disabilities fairly, but they must also provide reasonable accommodations (exceptions to rules or policies, such as allowing a guide dog in a “no pets” unit) and must allow reasonable modifications.

What can I do if there *has* been discrimination?

- Make sure the terms of your lease or rental agreement are clear, and be honest with anyone assisting in your case about any possible violations of your lease.
- Know your rights and responsibilities-and the rights and responsibilities of your landlord-under federal, state, and local law. This sheet is designed to be a quick guide. It is a good idea to consult legal aid before proceeding with a claim.
- Keep communication open. If there's a problem see if you can resolve the issue by talking it over or using a local dispute resolution service.
- Start from the beginning making copies of any correspondence and make notes of conversations about any problems. For example, tenants should ask for repairs in writing and keep a copy of the letter. Also document times, dates and other details about possible discrimination.

Taking these basic steps means that you'll be in a better position if you do move forward with a housing claim. Anyone who believes that they have been injured by a discriminatory housing practice has the right to file an administrative complaint with HUD (see the HUD Fair Housing Website at www.hud.gov/offices/fheo/ for more information about filing a claim.)

Some other areas of interest:

Rights of Immigrants

The department of Justice is particularly concerned that discrimination on the basis of national origin often goes unreported. For this reason, they have formed the National Origin Working Group to help citizens and immigrants understand their legal rights. Two websites with excellent information in this regard are: www.usdoj.gov/crt/legalinfo/natorigin.htm and <http://www.usdoj.gov/crt/cor/index.htm>.

Citizenship Issues

Federally Assisted Properties: Under the welfare reform act (PRWORA) passed in 1999, only U.S. citizens and “eligible noncitizens” (which includes legal immigrants like refugees and asylees) may benefit from federal rental assistance. The HUD Handbook requires that all family members applying for federally-funded housing must declare their citizenship or immigration status. Owners are required to verify with the Department of Homeland Security the validity of documents provided by applicants, either electronically by access to the DHS verification system (Systematic Alien Verifications for Entitlements System or “SAVE”) or by submitting to DHS photocopies of the immigration documentation. The list of acceptable documents includes an I-94

stamped “Admitted as a Refugee” or with appropriate documentation for Asylee or Cuban/Haitian Entrant status.

Private Landlords: In January of 2003, HUD issued a memo which restated the Fair Housing non-discrimination requirements, but clarified that asking applicants to document their citizenship or immigration status does not violate the Fair Housing Act. “The Act does not prohibit discrimination based solely on a person’s citizenship status.” In other words, a non-citizen who cannot prove legal residency in the country can be rejected. However, these requirements must be applied in a non-discriminatory manner, i.e., different requirements cannot be placed on different nationalities.

For more information on Fair Housing:

- The U.S. Department of Housing and Urban Development (HUD) is the primary source for information on fair housing laws. Go to their site at www.hud.gov/offices/fheo/
- For basics on renters’ legal rights and responsibilities, go to www.nolo.com
Many states and local communities have passed anti-discrimination ordinances and statutes. To find state fair housing laws for your jurisdiction, go to www.fairhousinglaw.org, Click on “Local and State Laws” in the left column and select your state from the drop down menu.
- Another place to look for information on fair housing laws in your state is the National Low Income Housing Coalition, <http://www.nationalhomeless.org/local/local.html>. This website provides local contacts in your state and community for housing advocacy organizations.

APPENDIX #21

STANDARD HUD LEASE

Note: Leases vary from property to property. Consult your lease for exact terms. This lease is designed to be used for Section 8 and other properties but contains information that can be helpful for all leases. See *Appendix #22* for an definition of bold underlined terms.

LEASE

For use Under:

- (1) the Section 202 Program of Housing for the Elderly or Handicapped in conjunction with the Section 8 Housing Assistance Payments Program; and
- (2) the Section 202 Program for Nonelderly Handicapped Families and Individuals in conjunction with Section 162 assistance and Project Assistance Contracts.

This Agreement made and entered into this _____ day of _____, 19____, between _____, as Landlord, and _____, as Tenant.

WITNESSETH

WHEREAS, the **Landlord** is the Mortgagor under a Mortgage covering the project in which the hereinafter described unit is situated, which secures a loan made by the Secretary of Housing and Urban Development (HUD) (hereinafter “Secretary”) pursuant to Section 202 of the Housing Act of 1959, as amended, and

WHEREAS, the Landlord has entered into a Housing Assistance Payments (HAP) Contract with the Secretary, or

the Landlord has entered into a Project Assistance Contract (PAC) with the Secretary, (STRIKE IN APPLICABLE CONTRACT), and

WHEREAS, pursuant to a Regulatory Agreement entered into between the Landlord and the Secretary, the Landlord has agreed to limit occupancy of the project to elderly or handicapped families and individuals as defined in Section 202 of the Housing Act of 1959, as amended, and

applicable HUD regulations under criteria for eligibility of **Tenants** for admission to **Section 8** assisted units and conditions of continued occupancy in accordance with the terms and provisions of the HAP Contract, or

applicable HUD regulations under criteria for eligibility of Tenants for admission to Section 162 assisted units and conditions of continued occupancy in accordance with the terms and provisions of the PAC, (STRIKE INAPPLICABLE REGULATIONS); and

WHEREAS, the Landlord has determined that the Tenant is eligible to pay less than the contract rent for the described unit.

NOW THEREFORE,

1. The Landlord leases to the Tenant, and the Tenant leases from the Landlord dwelling unit in the project known as _____ for a term of one year commencing on the _____ day of _____, 19____, and ending on the _____ day of _____, 19____.
2. The total **rent** (Contract Rent) shall be \$_____ per month.
3. The total rent specified in Paragraph 2, above, shall include the following utilities:

(If the total rent includes all utilities, enter "All"; where Tenants pay some or all utilities, enter the following additional paragraph as 3a.)

- a. The total rent stipulated herein does not include the cost of the following utility service(s), for which the **Utility Allowance** is \$_____:

Charges for such service(s) is/are to be paid directly by the Tenant to the utility company/companies providing such service(s). If the Utility Allowance exceeds the required Tenant's share of the total housing expense per HUD-approved schedule and criteria, the Landlord shall pay the Tenant the amount of such excess on behalf of the Government upon receipt of funds from HUD for that purpose. (Note: Utility Allowance is not applicable to non-Section 8 tenants.)

4. Where meal service is a condition of occupancy, the charge for such meals shall be \$ per month, and a mandatory meals Agreement will be made a part of this lease.
5. Of the total rent, \$_____ shall be payable by or at the direction of HUD as housing assistance payments, or project assistance payments (~~STRIKE INAPPLICABLE PAYMENTS~~) on behalf of the Tenant, and \$_____ shall be payable by the Tenant. These amounts shall be subject to change by reason of changes in HUD requirements, changes in the Tenant's family income, family composition, or extent of exceptional medical or other unusual expenses in accordance with HUD-established schedules and criteria; or by reason of adjustment by HUD of any applicable Utility Allowance. Any such change shall be effective as of the date stated in a Notice to the Tenant. (Note: This paragraph is not applicable to non-Section 8 tenants.)
6. The Tenant's share of the rent shall be due and payable on or before the first day of each month at _____ to the Landlord, or to such other person or persons or at such places as the Landlord may from time to time designate in writing.
7. A **security deposit** in an amount equal to one month's rent payable by Tenant or \$50, whichever is greater, shall be required at the time of execution of this Agreement. Accordingly,

Tenant hereby makes a deposit of \$ _____ against any damage except reasonable wear done to the premises by the Tenant, his/her family, guests, or agents; and agrees to pay when billed the full amount of any such damage in order that the deposit will remain intact. Upon termination of this Lease, the deposit is to be refunded to the Tenant or to be applied to any such damage or any rent delinquency. The Landlord shall comply with all State and local laws regarding interest payments on security deposits.

8. The Landlord shall not discriminate against the Tenant in the provision of services or in any other manner on the grounds of race, color, creed, religion, sex, familial status, national origin, or handicap.
9. Unless terminated or modified as provided herein, this Agreement shall be automatically renewed for successive terms of one month each at the aforesaid rental, subject to adjustment as herein provided.
 - (a) The Tenant may terminate this Agreement at the end of the initial term or any successive term by giving 30 days written notice in advance to the Landlord. Whenever the Landlord has been in material noncompliance with this Agreement, the Tenant may in accordance with State law terminate this Agreement by so advising the Landlord in writing.
 - (b) The Landlord's right to terminate this Agreement is governed by the regulation of the Secretary at 24 CFR Part 247 (herein referred to as the HUD Regulation). The HUD Regulation provides that the Landlord may terminate this Agreement only under the following circumstances:
 - (1) The Landlord may terminate, effective at the end of the initial term or any successive term, by giving the Tenant notification in the manner prescribed in paragraph (g) below that the term of this Agreement is not renewed and this Agreement is accordingly terminated. This termination must be based upon either material noncompliance with this Agreement, material failure to carry out obligations under any State landlord or tenant act, or other good cause. When the termination of the tenancy is based on other good cause, the termination notice shall so state, at the end of a term and in accordance with the termination provisions of this Agreement, but in no case earlier than 30 days after receipt by the Tenant of the notice. Where the termination notice is based on material noncompliance with this Agreement or material failure to carry out obligations under a State landlord and tenant act, the time of service shall be in accordance with the previous sentence or State law, whichever is later.
 - (2) Notwithstanding subparagraph (1), whenever the Tenant has been in material noncompliance with this Agreement, the Landlord may, in accordance with State law and the HUD Regulation, terminate this Agreement by notifying the Tenant in the manner prescribed in paragraph (g) below.
 - (c) If the Tenant does not vacate the premises on the effective date of the termination of this Agreement, the Landlord may pursue all judicial remedies under State or local law for the eviction of the Tenant, and in accordance with the requirements in the HUD Regulation.

- (d) The term “material noncompliance with this Agreement” shall, in the case of the Tenant, include (1) one or more substantial violations of this Agreement, (2) repeated minor violations of this Agreement which disrupt the livability of the project, adversely affect the health or safety of any person or the right of any tenant to the quiet enjoyment of the leased premises and related project facilities, interfere with the management of the project or have an adverse financial effect on the project, or (3) failure of the Tenant to timely supply all required information on the income and composition, or eligibility factors of the Tenant household (including failure to meet the disclosure and verification requirements for Social Security Number as provided by 24 CFR Part 750, or knowingly providing incomplete or inaccurate information). Nonpayment of rent or any other financial obligation due under this Agreement (including any portion thereof) beyond any grace period permitted under State law shall constitute a substantial violation. The payment of rent or any other financial obligation due under this Agreement after the due date but within any grace period permitted under State law shall constitute a minor violation.

Material noncompliance also includes activity that threatens the health, safety or right to peaceful enjoyment of the premises by other tenants or any drug-related criminal activity on or near such premises, engaged in by a tenant, any member of the tenant’s household, or any guest or other person under the tenant’s control.

- (e) The conduct of the Tenant cannot be deemed other good cause unless the Landlord has given the Tenant prior notice that said conduct shall henceforth constitute a basis for termination of this Agreement. Said notice shall be served on the Tenant in the manner prescribed in paragraph (g) below.
- (f) The Landlord’s determination to terminate this Agreement shall be in writing and shall (1) state that the Agreement is terminated on a date specified therein, (2) state the reasons for the Landlord’s action with enough specificity so as to enable the Tenant to prepare a defense, (3) advise the Tenant that if he or she remains in the leased unit on the date specified for termination, the Landlord may seek to enforce the termination only by bringing a judicial action at which time the Tenant may present a defense, and (4) be served on the Tenant in the manner prescribed by paragraph (g) below.
- (g) The Landlord’s termination notice shall be accomplished by (1) sending a letter by first class mail, properly stamped and addressed, to the Tenant at his/her address at the project, with a proper return address, and (2) serving a copy of said notice on any adult person answering the door at the leased dwelling unit, or if no adult responds, by placing the notice under or through the door, if possible, or else by affixing the notice to the door. Service shall not be deemed effective until both notices provided for herein have been accomplished. The date on which the notice shall be deemed to be received by the Tenant shall be the date on which the first class letter provided for in clause (1) herein is mailed, or the date on which the notice provided for in clause (2) is properly given, whichever is later.
- (h) The Landlord may, with the prior approval of HUD, modify the terms and conditions of the Agreement, effective at the end of the initial term or a successive term, by serving an appro-

priate notice on the Tenant, together with the tender of a revised Agreement or an addendum revising the existing Agreement. Any increase in rent shall in all cases be governed by 24 CFR Parts 245, 246 and other applicable HUD regulations. This notice and tender shall be served on the Tenant in the manner prescribed in paragraph (g) and must be received by the Tenant (as defined in paragraph (g)) at least 30 days prior to the last date on which the Tenant has the right to terminate the tenancy without being bound by the codified terms and conditions. The Tenant may accept it by executing the tendered revised Agreement or addendum, or may reject it by giving the Landlord written notice at least 30 days prior to its effective date that he/she intends to terminate the tenancy. The Tenant's termination notice shall be accomplished by sending a letter by first class mail, properly stamped and addressed to the Landlord at his/her address.

10. Tenant agrees that the family income, family composition and other eligibility requirements shall be deemed substantial and material obligations of his/her tenancy with respect to the amount of rental he/she will be obligated to pay and his/her right of occupancy, and that a recertification of income shall be made to the Landlord annually from the date of this lease in accordance with HUD regulations and requirements. (Note: This paragraph is not applicable to non-Section 8 tenants.)
11. Tenant agrees that the Tenant's share of the monthly rental payment is subject to adjustment by the Landlord to reflect income changes which are disclosed on any of Tenant's recertification of income, and Tenant agrees to be bound by such adjustment. Landlord agrees to give 30 days written notice of any such adjustment to the Tenant, by an addendum to be made a part of this lease, stating the amount of the adjusted monthly rental which the Tenant will be required to pay. (Note: This paragraph is not applicable to non-Section 8 tenants.)
12. Landlord and Tenant agree that if, upon recertification, Tenant's income is found to be sufficient to pay the Contract Rent plus any Utility Allowance, the Tenant shall then be required to bear the cost of all such housing expense, but he/she will no longer be required to make income certifications under this lease.
13. The Tenant shall not assign this lease, sublet the premises, give accommodation to any roomers or lodgers, or permit the use of the premises for any purpose other than as a private dwelling solely for the Tenant and his/her family. The Tenant agrees to reside in this unit and agrees that this unit shall be the Tenant's and his/her family's only place of residence.
14. Tenant agrees to pay to the Landlord any rental which should have been paid but for (a) Tenant's misrepresentation in his/her initial income certification or recertification, or in any other information furnished to the Landlord or (b) Tenant's failure to supply income recertification when required or to supply information requested by the Landlord.
15. Tenant for himself/herself and his/her heirs, executors and administrators agrees as follows:
 - (a) To pay the rent herein stated promptly when due, without any deductions whatsoever, and without any obligation on the part of the Landlord to make any demand for the same;
 - (b) To keep the premises in a clean and sanitary condition, and to comply with all obligations

imposed upon Tenants under applicable provisions of building and housing codes materially affecting health and safety with respect to said premises and appurtenances, and to save the Landlord harmless from all fines, penalties and costs for violations or noncompliance by Tenant with any of said laws, requirements or regulations, and from all liability arising out of any such violations or noncompliance.

- (c) Not to use premises for any purpose deemed hazardous by insurance companies carrying insurance thereon;
 - (d) That if any damage to the property shall be caused by his/her acts or neglect, the Tenant shall forthwith repair such damage at his/her own expense, and should the Tenant fail or refuse to make such repairs within a reasonable time after the occurrence of such damage, the Landlord may, at his/her option, make such repairs and charge the cost thereof to the Tenant, and the Tenant shall thereupon reimburse the Landlord for the total cost of the damages so caused;
 - (e) To permit the Landlord, or his/her agents, or any representative of any holder of a mortgage on the property, or when authorized by the Landlord, the employees of any contractor, utility company, municipal agency or others, to enter the premises for the purpose of making reasonable inspections and repairs and replacements;
 - (f) Not to install a washing machine, clothes dryer, or air conditioning unit in the apartment without the prior approval of the Landlord; and
 - (g) To permit the Landlord or his/her agents to bring appropriate legal action in the event of a breach or threatened breach by the Tenant of any of the covenants or provisions of this lease.
16. The Tenant is permitted to keep common household pets in his/her dwelling unit (subject to the provisions in 24 CFR Part 243 and the pet rules promulgated under 24 CFR. § 243.20). Any pet rules promulgated by the Landlord are attached hereto and incorporated hereby. The Tenant agrees to comply with these rules. A violation of these rules may be grounds for removal of the pet or termination of the Tenant's (pet owner's) tenancy (or both), in accordance with the provisions of 24 CFR Part 243 and applicable regulations and State or local law. These regulations include 24 CFR Part 247 (Evictions From Certain Subsidized and HUD-Owned Projects) and provisions governing the termination of tenancy under the Section 8 housing assistance payments and project assistance payments programs.

Note: Part 243 does not apply to animals that are used to assist the handicapped who reside in the project or who visit the project.

[Optional: The Landlord may after reasonable notice to the Tenant and during reasonable hours, enter and inspect the premises. Entry and inspection is permitted only if the Landlord has received a signed, written complaint alleging (or the Landlord has reasonable grounds to believe) that the conduct or condition of a pet in the dwelling unit constitutes, under applicable State or local law, a nuisance or a threat to the health or safety of the occupants of the project or other persons in the community where the project is located.

If there is no State or local authority (or designated agent of such an authority) authorized under applicable State or local law to remove a pet that becomes vicious, displays symptoms of severe illness, or demonstrates other behavior that constitutes an immediate threat to the health or safety of the tenancy as a whole, the Landlord may enter the premises (if necessary), remove the pet, and take such action with respect to the pet as may be permissible under State and local law, which may include placing it in a facility that will provide care and shelter for a period not to exceed 30 days. The Landlord shall enter the premises and remove the pet or take such other permissible action only if the Landlord requests the Tenant (pet owner) to remove the pet from the project immediately, and the Tenant (pet owner) refuses to do so, or if the Landlord is unable to contact the Tenant (pet owner) to make a removal request. The cost of the animal care facility shall be paid as provided in 24 CFR § 243.45.]

17. The Landlord agrees to comply with the requirement of all applicable Federal, State, and local laws, including health, housing and building codes and to deliver and maintain the premises in safe, sanitary and decent condition.
18. The Tenant, by the execution of this Agreement, admits that the dwelling unit described herein has been inspected by him/her and meets with his/her approval. The Tenant acknowledges hereby the said premises have been satisfactorily completed and that the Landlord will not be required to repaint, replaster, or otherwise perform any work, labor, or service which it has already performed for the Tenant. The Tenant admits that he/she has inspected the unit and found it to be in good and tenantable condition, and agrees that at the end of the occupancy hereunder to deliver up and surrender said premises to the Landlord in as good condition as when received, reasonable wear and tear excepted.
19. No alteration, addition, or improvements shall be made in or to the premises without the prior consent of the Landlord in writing. The Landlord must consent to reasonable modifications needed to permit a handicapped person full enjoyment of the premises as required by the Fair Housing Act. The Landlord will make reasonable alterations, additions or improvements if necessary to accommodate the Tenant as required by Section 504 (24 CFR Part 8).
20. Tenant agrees not to waste utilities furnished by the Landlord; not to use utilities or equipment for any improper or unauthorized purpose; and not to place fixtures, signs, or fences in or about the premises without the prior permission of the Landlord in writing. If such permission is obtained, Tenant agrees, upon termination of the lease, to remove any fixtures, signs or fences, at the option of the Landlord, without damage to the premises.
21. This Agreement shall be subordinate in respect to any mortgages that are now on or that hereafter may be placed against said premises, and the recording of such mortgage or mortgages shall have preference and precedence and be superior and prior in lien to this Agreement to any such mortgage or mortgages and a refusal to execute such instruments shall entitle the Landlord, or the Landlord's assigns and legal representatives to the option of canceling this Agreement without incurring any expense or damage, and the term hereby granted is expressly limited accordingly.
22. Failure of the Landlord to insist upon the strict performance of the terms, covenants, Agreements

APPENDIX #22

GLOSSARY OF COMMON HOUSING TERMS

Learning housing terms can be like learning a new language. We have collected a number of the most common housing terms here, including references to other sections of this book that relate to the term.

A Affordable Housing — a common standard among government subsidy programs in which a housing occupant is paying no more than 30% of their gross income for housing costs, including utilities. (*See Section 1.3*)

Application fee — A fee paid to landlords and rental property owners for processing rental applications. Some of this application fee sometimes goes toward paying for a background check. If an agency can convincingly provide a similar background check, this fee can sometimes be waived. (*See Section 2.1 on finding and keeping housing*)

Assisted Housing — HUD gives grants to private and public housing organizations to finance the cost of building or buying public housing. Residents must qualify as “low-income families”, which are those with incomes no higher than 80% of median income for that area.

B Breach of Lease — When a tenant breaks a rule or otherwise violates a rental agreement. For example, having a dog when a lease says no pets are allowed or having too many people living in a unit. (*See Appendix #23*)

C Credit History — a summary of an individual’s record of paying bills and buying things by making payments over time. (*See Section 2.2 on how this relates to saving money and Section 2.5 on its impacts on homeownership*)

Credit rating — A rating or evaluation made by a person or company (such as a credit bureau) based on one’s present income, financial obligations, and past credit history. (*See Section 2.2 on how this relates to saving money and Section 2.5 on its impacts on homeownership*)

Credit Report — A report usually ordered by a lender from a credit bureau to help determine a person’s credit rating. (*See Section 2.2 on how this relates to saving money and section 2.5 on its impacts on homeownership*)

CDBG — Community Development Block Grant — A Federal program which provides annual grants to state and local governments for use in a wide range of community development activities including housing, economic development, and public facilities. It is a flexible, locally-based program. Communities over 50,000 people are entitled to receive funding directly, while other communities may apply for funding through the State-administered CDBG Small Cities program. To find out more, contact your local housing and community development department (*For more on building local communities, see Section 2.4*)

CHDO — Community Housing Development Organization — A non-profit organization which, at a minimum, develops low-income housing. At least 1/3 of its board must be low-income or live in a low-income census tract. These organizations are eligible for

special federal (HOME) funding for housing development and operating costs.

CRA — Community Reinvestment Act — A 1977 law that requires banks and savings and loan institutions to take affirmative steps to help meet the credit needs of the entire community, especially low- and moderate-income communities. Provides incentive for banks to participate in housing and development projects for low-income tenants.

Consolidated Plan — Before receiving HOME funds, a jurisdiction must submit for HUD approval a Consolidated Plan. The Consolidated Plan describes housing needs and the State or local government’s strategic plan to address those needs, including what activities will be funded. This is a good place to start in researching your community’s housing priorities.

D **Damage** — Impacts on units beyond “reasonable wear and tear” (see below) tenant is responsible for paying for the repair of these impacts. (See *Appendices #12 and #13*)

Deposit — Money given as security for the performance of a contract or lease, which may be partially or totally forfeited if the depositor fails to comply with the lease or contract. (See *how this contributes to saving money in Section 2.2*)

Delinquency — the failure to make a payment on an obligation when it is due.

E **Empowerment Zones (EZs and Enterprise Communities (ECs))** — Specific geographic areas designated by the Secretaries of HUD and Agriculture that allow for direct CDBG funds to flow into the designed area. State and local governments must submit a strategic plan detailing what activities they intend to undertake in that area. Contact your local community development department to find EZs and ECs in your area. NOTE: Special employer tax incentives are available when they hire persons who have been on welfare long-term and (1) work in an EZ or EC or (2) live in an EZ or EC.

Entitlement Community — An urban county or metropolitan city eligible to receive a community development block grant directly from HUD. The amount is determined by formula.

Eviction — a court proceeding to remove a tenant from or otherwise legally and physically recover possession of a rental unit. (See *HUD Lease Sections 9(d)-9(h) for sample terms of termination of leases, see also Appendix #23*)

F **Fair Housing Act** — Two main federal laws are designed to protect people’s rights to housing and prohibit housing discrimination: Title VI of the Civil Rights Act of 1964 and the Fair Housing Act (Title VIII of the Civil Rights Act of 1968). The Fair Housing Act protects people from discrimination on the basis of race, color, religion, sex, familial status, disability or national origin. The U.S. Department of Housing and Urban Development (HUD) enforces this act. For more information on the Fair Housing Act and how to file a complaint, go to the HUD Fair Housing Web Site at www.hud.gov/offices/fheo/index.cfm (See also *Appendix #20*)

Fair Market Rent — Fair Market Rents (FMRs) determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. FMRs serve as the pay-

ment standard used to calculate subsidies under the Rental Voucher program. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. For most areas, the current definition used is the 40th percentile rent, the dollar amount below which 40% of the standard-quality rental housing units are rented. In high-cost areas, the FMR is set at the 50th percentile rent.

FHA — Federal Housing Administration — a federal agency designed to encourage private housing financing for low-income families or individuals through the provision of mortgage insurance.

Fannie Mae, or FNMA — Federal National Mortgage Association — Fannie Mae purchases loans from private lenders on the secondary market and designs underwriting criteria used by financial institutions to make loans to low and moderate income people. Fannie Mae has established some very creative low down payment and low interest programs that are particularly beneficial to New Americans in purchasing their first homes. The Fannie Mae Foundation distributes free pamphlets on Home Ownership and Home Mortgages in several languages. Go to www.fanniemaefoundation.org for more information and to order copies. *(For more on promoting homeownership, go to Section 2.5.)*

H HOME — **Home Investment Partnership Program** — A federal program designed to expand the supply of affordable housing for low-and very low-income people. HOME money is allocated by formula to public and private housing organizations may then apply for funding to develop specific projects and housing programs. Community funding priorities are generally determined in the community's Consolidated Plan.

HOPE — Housing Opportunities for People Everywhere — A federal program intended to provide homeownership opportunities for low to moderate income families through the purchase of properties owned by governmental entities. NOTE: HOPE VI is a program for revitalization of severely distressed public housing. Some refugee programs have been able to work with local authorities to use such housing on a short-term basis.

HAP — Housing Assistance Plan — Part of the CDBG application describing local housing conditions and goals for providing housing to low and moderate income residents.

Housing Development Corporation — A private corporation that provides and supports multi-family housing in a specific geographical area.

HFA — Housing Finance Agency (Authority) — A state agency which is responsible for the financing of housing and the administration of subsidized housing programs. Find your HFA by going to <http://www.ncsha.org>

I Income Limits — Family income limits established by law for admission into low and moderate-income housing projects or to qualify for rent supplement assistance. Based on family size and geographic location.

IDA — Individual Development Account — A federally or privately funded savings incentive program in which participants' savings are matched by the funding entity up to

certain limits. Typically the programs allow the savings to be used to purchase housing, for education, or purchase of other large items such as cars. *(For more on IDAs as they relate to saving money, see Section 2.2, for impacts on homeownership, see Section 2.5)*

L **Landlord** — an owner or agent directly or indirectly in control of rental property.

Late Charge — An additional charge that is required to pay as penalty for failure to pay a regular installment on time. *(See Section 2.2 to how this relates to saving money)*

Lease — A legal written agreement for the use of a rental property.

LIHTC — Low Income Housing tax Credit — A federal tax credit given to investors as an incentive to development multi-family rental housing at rent levels which are affordable to low-and very low-income households. This is one of the major housing finance programs available to construct and acquire multi-family housing. The program is administered by state housing finance agencies.

“Low Income/Very Low Income” — Definition — based on family income as a percentage of the median income for the area. There are different percentages for different programs. HUD defines Low Income as any household earning less than 50% of the Area Median Income. You can find the area median income for your location by going to <http://www.hud.gov/local/>

M **“Moderate Income”** — Moderate-Income is defined by HUD as households earning between 50% and 80% of the Area Median Income.

N **NOFA** — Notice of Funding Availability — A notice by HUD area offices to inform potential project sponsors that funds are available for housing projects and programs. See SuperNOFA below.

Noncompliance (or “Material Noncompliance”) — Violation of a section of a lease. See section 9d. of the HUD lease for a definition and read “Breach of Lease” above. *(See Appendix #23)*

Non-Profit Affordable Housing Developer — A not-for-profit organization whose mission is to provide quality, affordable housing to low- to moderate income households. *(See Appendix #4)*

O **Order to vacate** — A notice or sign posted by a government agency on a property that orders the tenant to move out by a specified date. *(See Appendix #23)*

Overcrowding—Having more than the acceptable number of people living in a unit, according to HUD or local guidelines. This is cause for termination of a lease for Section 8 properties. *(See Appendix #21, HUD Lease, part 13)*

P **PJ’s — Participating Jurisdictions** — A unit of local or state government authorized to receive and administer HOME funds directly from HUD.

Public Housing — Housing owned and operated by a public housing agency which can be rented by low-income people.

Public Housing Authority — A government agency, generally affiliated with a local government whose responsibility is the ownership and operation of subsidized housing and rental assistance programs.

R **Reasonable Wear and Tear** — The amount of expected, minor damage to a rental unit. (See Appendix #12 for examples and Appendix #13 for common charges beyond “Normal Wear and Tear”)

Rent — The money (\$\$) received from a lessee for the use of an apartment or other dwelling unit.

Renter — An individual or household that rents the housing unit it occupies.

Rent Assistance — a government or private financial payment such as the Tenant-based Section 8 (Housing Choice) program that helps those who qualify to pay their housing expenses.

Redlining — The practice by lending institutions of restricting or denying mortgage loans (or other types of credit) in certain areas. The CRA (*see above*) was enacted to eliminate redlining.

Resident Manager — An individual who supervises the care of an apartment property while living in one of the apartment units. (*For more on resident services, see Section 2.3, for working with managers to keep housing, see Section 2.1*)

S **Section 8** — A federal rental assistance program for low- and very-low income households typically administered by public housing authorities. Under this program, HUD pays the landlord the difference between 30% of the family’s adjusted gross income and the HUD approved or fair market rent for that area. HUD habitability standards (*see Appendix #7*) apply. There are two types of Section 8 subsidies:

- **Vouchers** — A family is approved, and select from the open market a property inspected and approved as meeting basic habitability requirements. If the family chooses a unit that rents for more than the FMR, the family makes up the difference between the FMR and the rent charged in addition to their 30% of income rent contribution.
- **Project-based** — Some or all of the units in a housing development are approved for Section 8 subsidies. Occupants of those units must meet the income requirements. Property owners receive rental assistance payments for specific units designated for households qualifying for Section 8 assistance.

Security Deposit — An amount of money, often equal to one month’s rent, given to a landlord by a tenant. Security deposits can be used by a landlord to pay for repairing damages, for excessive cleaning or to compensate for early move outs. (*See Appendices #12 and #13*)

Sublet — When the original tenant has someone else move in to a unit and make rent, etc. payments for them. This is not usually acceptable for most landlords and is not permitted at all without notifying and discussing terms with the landlord. (*See Appendix#21 HUD Lease, part 13*)

Subsidized Second Mortgage — An alternative homeownership financing option for low-and moderate-income households under which funds for a second mortgage are provided by government or nonprofits. Payment on the second mortgage is often deferred, carries no or low interest rates, and part of the debt may be forgiven for each year the family remains in the home. This is sometimes referred to as a “soft second” mortgage.

Super NOFA — Annual announcements by HUD of multiple funding opportunities through HUD to private grantees in large multiple-program notices of funding availability. One Super NOFA covers the Stewart McKinney Homeless Act programs which may be used to assist refugees.

T Tax Credit — A dollar-for-dollar reduction of the amount of tax owed. Tax credits are much more desirable than tax deductions, which only reduce taxable income.

Tenant — A person leasing or renting a unit.

Tenant-Paid Utilities — Basic services to an apartment, such as gas, electric service, garbage service, and phone service that are paid directly by the tenant. (*See Appendix #19 and Section 2.2 for ideas on saving on utility bills.*)

Term — The period that a lease is in effect. It specifies a start date and end date. Most leases are for a period of six months or one year, however, the term may vary. (*See Section 2.1 for ideas about how these impact finding and keeping housing.*)

Termination — Ending of a lease caused by giving proper notice or the tenant breaking the terms of the lease. (*See HUD Lease sections 9(d)-9(h) for sample terms of termination of leases also Section 2.1 on finding and keeping housing*)

Transitional Housing — Defined differently by different organizations. Refugee-serving organizations may often conceive of transitional housing as a very short term non-permanent housing situation ranging from a few days to a few months, during which permanent housing is either unavailable, inaccessible or does not meet standards established in the operational guidance. However, the Department of Housing and Urban Development (HUD) defines transitional housing within its definition of “supportive housing” as “housing to facilitate the movement of homeless individuals and families to permanent housing within 24 months” by providing the services and support needed to achieve self-sufficiency for participants. U.S.C 42, Ch. 119, Subchapter IV, Part C, Sec. 11384(b)

U Utility allowance — a deduction from the tenant’s rent to assist in paying his/her utilities that is used with a certain subsidized housing program. The allowance is an average utility cost by unit size which is set by the administering agency, usually a public hous-

APPENDIX #23

BASICS OF THE EVICTION PROCESS



But first, an important note: Eviction proceedings vary by state. This outline is designed only to give a rough idea of the steps generally taken in eviction proceedings and is not to be used in place of qualified legal advice. Anyone facing eviction proceedings should consult a legal aid program to help familiarize themselves with their rights and responsibilities. A list of legal aid resources by state appears on the HUD website at: www.hud.gov/renting/tenantrights.cfm. NOLO (www.nolo.com under “rights and disputes”) is another good source for eviction information.

Eviction is the legal court process of removing a tenant from a rental unit, usually because rent has not been paid or because some other part of the lease was violated. Before the formal eviction process begins, warning notices are often posted or given to tenants according to property policy. Legal guidelines rarely require that these warnings be translated for non-English speakers. For this reason, it is important to work with landlords to ensure that case managers receive copies of all warnings and notices of violations to help ensure that problems with tenants are understood and corrected before they result in eviction.

Most landlords-and almost all tenants-wish to avoid eviction at all costs. The process can be long and expensive for everyone involved. Prevention is the best policy. (See Section 2.1 “Challenge Area: Finding and Keeping Housing” for some ideas.) However, if eviction proceedings begin, there is still an option to settle out of court. See **settlement agreements**, below. Sometimes, though, eviction happens. The details of this process vary by state and city, but the general process of eviction works like this:

Step 1: Posting of Notice to Vacate, Notice of Termination, Notice to Quit

- **Eviction for nonpayment of rent:** If a landlord’s reason for evicting a tenant is that the tenant has not paid some or all of the rent owed, the eviction notice must be in writing. The landlord must give a deadline before which the tenant must pay back rent or leave. The notice does not have to be served by a sheriff or other law enforcement officer.
- **Eviction “for cause”:** If a landlord’s reason for evicting the tenant is that the tenant broke some other part of the rental agreement not related to payment of rent, the eviction notice may be sent by ordinary mail or hand delivered to the tenant. A move-out date must appear on this notice.
- **Eviction “for no cause”:** If a tenant does not have a written rental agreement with a landlord or had an agreement that expired, a landlord can legally evict a tenant for no reason at all. The eviction notice may be sent by ordinary mail or hand delivered.

Step 2: Forcible Detainer, Formal Court Summons, Complaint and Petition: If the date stated on the **Termination Notice** or the **Notice to Quit** has passed without the problem being corrected, the property owner asks the court for relief in the form of a **Forcible Detainer, Court Summons** and **Petition**. These requests by the landlord are usually issued in hope that the court will order the tenant to leave the property. The property owner may also ask the court to order the tenant to pay back rent that the landlord believes he is owed.

A copy of this Detainer must be **served** — delivered — to the tenant by a sheriff, law enforcement officer or constable. A tenant must answer the complaint by writing a response to the court within a certain period of time. This may or may not be stated on the Detainer. If no deadline appears on the Detainer, contact a legal aid organization for the rules on the deadline for answering.



Important note! A tenant served with a **Forcible Detainer** or **Summons** should respond in writing before the deadline on the notice. If the tenant responds in writing to the court, he will likely have a chance to tell his side of the story to a judge. This response also gives some time before the court makes a decision about the tenant having to move out.

If a tenant does not answer a complaint or does not respond to the proper court in writing, the court will issue a default judgment, a court decision that means the tenant loses the entire case automatically because he failed to respond in time. The landlord can then receive a **Writ of Possession**, a court order giving possession of the unit back to the landlord. This means that a sheriff can remove the tenant from the unit, sometimes in as little as five days.

Step 3: Motion for Payment of Rent into Court (Evictions for nonpayment of rent only): In cases of eviction for nonpayment of rent, the landlord may ask for the court to order the tenant to pay to the court clerk the rent for the unit as it comes due. This is not for back due rent. Money paid to the court clerk will be held until the outcome of the eviction is decided. When the outcome is decided, the judge will also decide how the money should be distributed. A copy of a landlord's **Motion for Payment of Rent into Court** must be sent to a tenant through regular mail. The tenant will be notified through the court about the date of a hearing to decide whether rent will be required to be paid into court. This hearing will not be to decide if the tenant is to be evicted.

If a tenant does not pay monthly rent to the court clerk as ordered, the landlord can get an immediate **Writ of Possession**.

Step 4: Motion for Summary Judgment: Not all tenants receive one of these, however, in some cases, a landlord may ask for a **Motion for Summary Judgment** if a tenant has answered in writing the summons (see above). This document is a request by the landlord for the court to decide the case in the landlord's favor without hearing the facts of the tenant's case. If the tenant has little defense and is likely to lose the case, this Motion can save him court costs and other legal fees. However, it is important to contact legal aid in all cases.



Important note! If a tenant wants a chance to tell his side of the story, he must respond to the **Motion for Summary Judgment** within a set amount of time, usually 30 days, beginning the day after the tenant receives a copy of the motion. A tenant must send a copy of his response to the landlord. Any tenant who receives a Motion for Summary Judgment should contact their local legal aid clinic immediately.

Step 5: Discovery: In some cases, after a tenant has responded to the **Summons** and the **Complaint** (see above) some landlords' lawyers send to a tenant written questions about a case. The lawyers will often request that the tenant answer the questions in writing, under oath, outside of the court (before a Notary Public) within 30 days. The process of requesting answers to questions in this way is called **discovery**. A tenant should solicit legal advice from a qualified professional before answering these questions.

Step 6: Trial or Merits Hearing: If a tenant submits within the deadline a written response to the **Complaint** (see above) and any other motion sent or served to him, the court will set a date for a trial or merits hearing to determine how the eviction should proceed. A tenant will receive written notice in the mail from the court stating the date and time of the hearing. At this hearing, the tenant will have an opportunity to tell his side of the story regarding the eviction. A tenant may bring witnesses and/or evidence to support his case.



Important note! It is essential that a tenant appear in court for a **Merits Hearing**. If he does not-even if he has a good reason not to be there-the judge most likely rule the entire case in favor of the landlord.

Step 7: Court Decision: After the court has heard both the landlord's and the tenant's sides of the eviction case, the court will make a **decision**, or a judgment regarding whether a tenant must leave a property, whether the tenant owes the landlord money and other details about the case. Usually, the court issues its decision immediately, though sometimes it will decide later and mail out the decision a short time after the hearing.

The court's final decision is called a **judgment**. If the court decides that a tenant must leave, it will issue a **Writ of Possession** (see above).

Settling a Case and Preventing Eviction: Sometimes it is possible to stop an eviction before the outcome of the proceedings is determined by court at trial. This is done by negotiating a settlement agreement or stipulation with the landlord.

An example of a settlement agreement might be a repayment plan in which a tenant pays monthly rent plus an extra sum every month in order to repay back rent owed to a landlord. In exchange, the landlord may reduce the amount of money owed and drop the eviction case.



Important note! Settlement agreements, like rental agreements and leases, should be put into writing to protect both the landlord and the tenant and to ensure that the terms are understood by everyone.

Another way to prevent eviction for nonpayment of rent—even if the landlord is unwilling to agree on a **settlement** (see above) is for the tenant to pay all the money owed before a final judgment is made in the case. The eviction proceedings will halt if a tenant pays the court all the money owed for the back rent, plus the filing fee for the eviction, plus any fee paid by the landlord to the Sheriff for serving the summons and other documents to the tenant.



Important note! If a tenant is being evicted and is trying to settle a case in one of the ways listed above, the tenant should contact a qualified legal professional before paying any money. Any money paid otherwise may be lost.

 **KEY POINTS TO REMEMBER FOR ALL EVICTIONS**

- Eviction can be a long, complicated and expensive process for tenants and landlords alike. Prevention is the best policy. If eviction proceedings begin, though, with proactive steps, a settlement can still sometimes be found out of court.
- Almost every court paper received from the landlord or his lawyer requires a written answer even if the papers do not tell the tenant to answer. A copy should be kept for the tenants records, and one copy should be sent to the court.
- Papers from lawyers and courts almost never tell a tenant that there is a deadline for responding, however everything that requires a written answer or response has a time deadline that can be as short as 10 days. It is very important to pay attention to notices in the mail and deadlines and ask for legal help as soon as the tenant receives these papers.
- The worst thing a tenant can do is ignore court papers. Even if a tenant is afraid of what might happen, it is far easier to prevent an eviction-or buy a little more time before move-out-and allow the tenant a chance to tell his story if the tenant faces the facts and calls for help immediately.
- Evictions and legal rights are difficult to understand if a tenant does not have legal advice from an attorney. Not every tenant's situation is identical, and judges do not always decide eviction cases the same way, even if the cases seem similar to one another. It is not possible to predict exactly what a judge will do about a specific case, but legal advice can often inform a tenant of the likely outcome of his case. It is best for a tenant to explain his situation to an attorney instead of relying on a friend, relative or someone else who has faced eviction. For this reason, a tenant should always seek legal advice.

APPENDIX #24

CULTURAL ORIENTATION FOR HOUSERS AND LOCAL COMMUNITIES



Warning! Assuming that new arrivals are exactly like Americans is a mistake, of course. So too, is it a mistake to assume that all people from one ethnicity or country are the same or that all refugees have had the same experience. Striking this balance is tricky. The information included in these publications is to help housing providers and local communities grow more familiar with some cultural traditions of new arrivals. Please use this only as a basic guide designed to help reduce some misunderstanding and keep in mind that all people within any culture are not the same. The best way to really understand is to interact as human beings and equals, being sure to respectfully ask individuals about specific beliefs and customs, and being willing to share your own culture.

Center for Applied Linguistics (CAL) Culture profiles provide short introductions to the history and the cultural background of refugee populations. These short, downloadable profiles are a valuable resource for people interested in learning the basics of some refugee cultures, including Hmong, Somali Bantu and Iraqi Kurds. Go to www.cal.org and click on “Refugee Concerns” for these profiles and other refugee-related publications.

The Center for New North Carolinians Kaleidoscope Program works toward developing cultural competence in people working with immigrants and refugees. Though their site focuses on groups in North Carolina, their cultural resources give some general tips for working with people of certain regions and then go more in-depth with profiles developed through a series of interviews with immigrants and refugees. Access these and other suggestions for developing cultural competency at <http://cnnc.uncg.edu/immigrants/kaleidoscope.htm>

Doctors Without Borders/Médecins Sans Frontières (MSF) has designed an informative online exhibit on the basics of forced migration. Access this photographic journey by going to www.refugeecamp.org

Foner, Nancy ed. *New Immigrants Series* From Allyn and Bacon publishers, this series fills the gap in knowledge relating to today’s immigrants, how these groups are attempting to redefine their cultures while here, and their contribution to a new and changing America. Books include engaging accounts of Sudanese Nuer in Minnesota, Hmong in Wisconsin, and Koreans in New York. www.abacon.com/newimmigrants/

Lehrer, Warren. *Crossing the Blvd: Strangers, Neighbors, Aliens in a New America*. Norton & Company, Incorporated, W. W, 2003.

Seventy-three first-person narratives from recent immigrants around the world are illuminated by photographic portraits of the subjects, providing a kaleidoscopic view of the

lives of new immigrants and refugees living in Queens, New York. The authors explore what brings people to America and the obstacles, ironies, and triumphs they experience once they get here.

The Library of Congress American Memory Project features transcripts of interviews conducted with immigrants from all over the world who have come to all parts of the United States. To access this collection and search for interviews by immigrants origin, go to <http://lcweb2.loc.gov/ammem/ndlpedu/features/immig/interv/toc.php>

Makepeace, Anne. *Rain in a Dry Land*. This movie is the tale of two refugee families from Somalia who find a new home in America. The film is an engaging portrait of the complexities of being in transition. For more information about the film, contact Rain@MakepeaceProductions.com

Public Broadcasting System (PBS) *The New Americans* is a miniseries that details the lives of seven families who have recently arrived in the United States from the West Bank, Nigeria, the Dominican Republic, Mexico, and India. Companion book to the miniseries by Martinez, Ruben. The New Press, 2004. View scenes from the series, read accounts of immigrants, order the series and access supporting activities and events at www.pbs.org/independentlens/newamericans/

The United Nations High Commissioner for Refugees (UNHCR) publishes materials on all aspects of ‘the refugee experience.’ Included in their free materials are high quality multimedia teaching tools that are designed for students, but are informative for adults, as well. For a complete list of UNHCR publications, go to: www.unhcr.org/publ.html

The U.S. Committee for Refugees and Immigrants (USCRI) annually publishes the *World Refugee Survey* covering the state of refugee situations in both areas that produce and areas that receive refugees. Access current and archived surveys at www.refugees.org

APPENDIX #25

HOW TO WORK WITH—AND WITHOUT—AN INTERPRETER*

Almost everyone has had some experience communicating — or mis-communicating — over a language barrier. Property managers, owners, maintenance workers and neighbors of new arrivals are all likely to be in this situation more than once. To be sure that language barriers do not become insurmountable, start with some of the pointers below.



Wait! Communication is not only words. Certain forms of non-verbal communication, which won't be translated by an interpreter but will be seen and interpreted by your client, can affect the way your message is received. Read up on some of the basic "Do's and Don'ts" in culture profiles like those suggested in *Appendix #24*.

Working with an Interpreter

You'll likely have many occasions to use both professional and informal interpreters. When you do, you'll want your conversation to be as smooth and as accurate as if the interpreter weren't there at all. So, here are a few tips on how to make that magic happen.



Note! In conversations of legal or medical importance, only professional interpreters should be used. Also, children often pick up languages more quickly than their parents do. However, they are still children, and interpreting is more than just changing words from one language to another. Quality interpretation also includes understanding ideas and ensuring that core messages are being expressed. For both of these reasons, it is a bad idea to rely on children to interpret adult themes or sensitive material, about notification of an eviction for instance. It is far preferable for interpretation to wait until an adult is around.

- **Introduce yourselves.** But don't jump into the business at hand. The minute or two you take to set the stage at the beginning is the key to easy communication across the language barrier.
- **Ask the interpreter if she/he will be doing simultaneous or consecutive interpreting.** In simultaneous interpreting the interpreter interprets and speaks at the same time as you speak. In consecutive interpreting the interpreter waits until you have completed a segment of speech and then interprets while you pause and your client listens. (Unless the interpreter is professional, and can do simultaneous interpreting in both directions without stumbling, ask the interpreter to do consecutive translating throughout, so as not to be switching back and forth.)
- If the interpreter is not a professional, **instruct the interpreter that once you begin, she or he should not take part in the conversation in any way.** They should only interpret, phrase for phrase, as accurately as possible, what you and your client have to say. (If the

interpreter is a professional, she or he will already know this.)

- **Physically place yourselves so that you are facing your client, and your client is facing you.** Place the interpreter physically close to both of you, but not in a position that breaks the line of sight between you and your client. (Similarly, if you are using a telephone interpreter, you and your client should sit facing each other.)
- Have the interpreter instruct your client to look mainly at you as she speaks and listens, and not at the interpreter. Likewise, **you should look at and speak to your client, not to the interpreter.** If you are using a telephone interpreter, sit so you can easily pass the phone back and forth.
- **Begin with a minute or two of light conversation to establish a reliable, steady rhythm before getting into the business at hand.** In consecutive interpreting, it's also crucial to establish the quantity of speech in each segment before pausing for the interpreter to begin. Two or three sentences is usually the maximum a non professional can handle accurately. Have the interpreter instruct your client to stick as closely as possible to that same speech segment size in each round of conversation.
- **Keep it slow.** If there begin to be mis-communications, stop, and slow the pace even more. Because of the slower rhythm, conversations using interpreters are often much calmer and smoother than conversations using only one language.
- **Be aware of the complexity of your language.** When possible, avoid unneeded complexity and colloquialisms and keep what you are talking about concrete. For instance instead of saying, "I would have thought that by now you would have dropped off the required sum," you can say "I thought your rent was due by today." Instead of saying, "If you're taking off, then you need to get on the ball and get this unit in shape," you can say, "If you are leaving this apartment, you need to clean it soon." This leaves less room for confusion.
- **Don't push the limits of the interpreter.** Keep the pace comfortable and reliable. Monitor the quality of communication. Ask for the person to explain to you-through the interpreter-what he or she understands you have said. Stop and make adjustments at the first signs of mis-communication. The closer you can maintain an even pattern and keep focused on your client, the more the interpreter will magically seem to disappear from the conversation. In fact, when you use an interpreter well, you will even begin to forget that you and your client are speaking two different languages. It really is magic.

Working without an Interpreter

There will be many times, too, where you will not have an interpreter immediately available, and sometimes you only need to get one idea across, and it's not worth the trip across town to get an interpreter. What then? You still have some options:

- **Find out what is and isn't understood.** An interpreter is the easy way out, sometimes. Many times, though, at least some of what you are communicating gets through. Before you start assuming the person you are talking to doesn't understand anything you say, test a sentence or two. Use clear pronunciation, proper and basic grammar and common words. You might be surprised how far this gets you.
- **Use basic, common words.** Many people who don't speak English are familiar with some basic terms or have a similar word in their language. Combine using these words with actions, as mentioned below to communicate over language barriers.
- **Act it out and paint a picture.** Try to demonstrate your point in a non-verbal way. This may mean drawing pictures, pointing at certain objects, and acting out certain actions.
- **Use available communication resources.** Some resources, like the illustrated emergency cards designed by KwickPoint and the "Please Repair Guide" from Mercy Housing's Refugee Housing Program, have been created to help communicate common themes in certain areas. Information on both these resources is located in "Helpful Housing Links."
- **Don't be impatient or self conscious.** Not being able to understand what is being said is an uncomfortable feeling. Don't let that slow you down, though. Exaggerated acting, drawing, using basic words may make you feel silly, but no one is keeping score. If anything, someone who is willing to take the time to communicate is met with the same willingness.
- **Become a second language learner yourself.** Learning some basic words and phrases in other languages can help communicate when an interpreter is not easily available. More importantly, though, if you try to learn basic words, you will likely have a better understanding of what it feels like to learn another language and many people-seeing your effort-will make an even greater effort to try to communicate with you.

4.2 HELPFUL HOUSING LINKS

The following is a list of links to organizations whose work is referenced in this document or is relevant to the topics in this document. Please note that an organization's inclusion on this list does not equate to endorsement by or partnership with Mercy Housing.

- | | | |
|----------|---|--|
| A | American Community Gardening Association
www.communitygarden.org | Find a community garden near refugee housing and research available funding to support and establish new community gardening activities. |
| | AmeriCorps/VISTA Volunteers
www.americorps.gov | Learn about the US Government's work to support community service, and find out how these year-long volunteers can assist in resident services and other programs in refugee housing. |
| | The Association of Community Organizations for Reform Now (ACORN)
www.acorn.org | Information about ACORN's predatory lending campaign and fact sheets about predatory lending in general, plus information about local ACORN chapters' community building and home ownership activities. Also home to ACORN's Housing Corporation, a HUD Self-Help Housing Program affiliate. |
| B | The Brookings Institution
www.brookings.edu

Center on Urban and Metropolitan Policy at www.brookings.edu/metro | Diverse research on global affairs, migration, housing and urban development with the goal of "promoting innovative solutions to help communities grow in more inclusive, competitive, and sustainable ways" |
| C | Catholic Charities USA
www.catholiccharitiesinfo.org

Center for Applied Linguistics (CAL) and Cultural Orientation Resource Center (COR)
www.cal.org | Search for a Catholic Charities Housing service organization in your area.

Website features downloadable profiles on cultures of new arrivals — good for cultural orientation for landlords — ordering information for cultural orien- |

tation curriculum and information about the CAL listserv, a valuable forum for discussing pertinent refugee issues curriculum and information about the CAL listserv, a valuable forum for discussing pertinent refugee issues

Center on Budget and Policy Priorities (EITC program)
www.cbpp.org

This site has fact sheets on Earned Income Tax Credits translated into 20 languages and has a downloadable toolkit for organizations and housing providers interested in helping refugees save money through EITCs.

Chambers of Commerce.com
www.chambersofcommerce.com

Maintains a database of local chambers of commerce, including ethnic chambers. Ideal for locating members of the business community to target for refugee housing presentations.

Community Frameworks
www.communityframeworks.org

Find out about this HUD Self-Help Housing (SHOP) affiliate's activities to promote homeownership.

Corporation for Enterprise Development
www.idanetwork.cfed.org

CFED maintains a directory of IDAs (Individual Development Accounts) by location and specialization. Search the database on this site.

D **DataPlace**
www.dataplace.org

Check out this free, online resource for comprehensive housing and demographic data from around the block or across the country. Site includes a mapping tool, statistical snapshots of specific geographic areas, a chart and table builder, and how-to guides for analyzing and applying the site's data, including housing statistics.

E **Enterprise Foundation**
www.enterprisefoundation.org

Discover how this organization develops affordable housing, creates support-

- F Fannie Mae**
www.fanniemae.foundation.org
- ive housing, works to develop community and more. Locate Enterprise partners and projects in your area on this site.
- Tap into the nation’s largest foundation devoted to retaining, developing and helping lower-income households access affordable housing and achieve homeownership. Extensive research materials, reports and tools and resources in translation.
- FDIC (Federal Deposit Insurance Corporation)**
www.fdic.gov
- The FDIC has developed an adult, self-paced, multilingual financial education program available online. Go to FDIC’s main website, click on “Consumers” and then on “Money Smart.” Also features helpful tools on safe banking, credit, and saving money.
- H Habitat for Humanity**
www.habitat.org
- Learn more about Habitat for Humanity’s work promoting homeownership and community building through self-help housing and find out what opportunities there are in your area.
- Housing Assistance Council**
www.ruralhome.org
- Find out about rural housing initiatives including this HUD Self-Help Housing (SHOP) affiliate’s activities to promote homeownership outside of urban centers.
- Home Path** a branch of Fannie Mae
www.homepath.com
- This section for home buyers offers content, tools, and resources, downloadable, easy-to-read files of several Fannie Mae brochures, enhanced search tools to locate Fannie Mae’s lender partners, and a process to review mortgage solutions.

Housing Associations' Charitable Trust (hact) (UK)
www.hact.org.uk

Find out how the British are working through apartment associations to help promote integration and see other programs and partnerships in refugee housing.

U.S. Department of Housing and Urban Development (HUD)
www.hud.gov

An indispensable website for housing. Resources on every aspect of housing, from renting to owning. Features a searchable database of local rental units and homes for sale, resources on rights and responsibilities of renters, funding sources and hundreds of other tools.

HUD Community Outreach Partnership Center Grants (COPC)
www.oup.programs/about/COPC.asp

Learn about available HUD grants to promote connections between community and residential programming and universities.

Institute for Real Estate Management
www.irem.org

Locate your local chapter of IREM and find management associations in your area to contact about partnering for refugee housing.

Institute for Social and Economic Development (ISED)
www.ised.us

Searchable the database of IDAs (individual development accounts) and locate articles and research relevant to asset development for refugees.

J **Joint Center for Housing Studies,**
Harvard University
www.jchs.harvard.edu

Read the research conducted by the Joint Center for Housing Studies, Harvard University's center for information and research on housing in the United States. Reports available online.

K **KnowledgePlex**
www.knowledgeplex.org

Find here the comprehensive resource for professionals interested in learning more, in detail, about topics in affordable housing and community development.

Kwikpoint

www.kwikpoint.com

Find ordering information and product examples of visual aids for communicating over language barriers. Ideal resources for landlords renting to refugees.

L LaRiba-American Finance House

www.LARIBA.com

Learn about this no-interest homeownership company featuring loans that comply with Sharia'a law.

Local Government Commission of the Center for Livable Communities

www.lgc.org

A nonprofit collection of local governments working around issues of transportation, community building, energy conservation and other areas to make communities more "livable." Website includes toolkits and resources.

Local Initiatives Support Corporation

www.lisc.org

Read research on affordable housing, locate affordable housing partners in your area, and find out about housing funding opportunities.

Lutheran Immigration and Refugee Services (LIRS)

www.lirs.org

Go to "publications" to access helpful information to give landlords a context for refugees' immigration. See also "Financial Literacy for Newcomers."

M Mercy Housing

www.mercyhousing.org

Learn about Mercy Housing's development and lending activities around affordable rentals, homeownership and more.

N National Fair Housing Advocate Online (NFHAO)

www.fairhousing.org

Use NFHAO's online search engine to find an agency in your area who can assess if a fair housing violation has occurred and what to do if it has.

National Affordable Housing Management Association (NAHMA)

www.nahma.org

To find affordable housing management companies in your area, go to this website and search for your local chapter.

**National Association of Housing and
Redevelopment Officials (NAHRO)**
www.nahro.org

Find out more information about this housing and community development advocate for the provision of adequate and affordable housing. Members of NAHRO administer HUD programs such as Public Housing, Section 8, CDBG and HOME. Includes contact information for members.

National Coalition for the Homeless
www.nationalhomeless.org

Link into a national network of activists, advocates, community-based and faith-based service providers, and others committed to ending homelessness. Site includes a search engine for local homeless service providers.

**National Council of State Housing
Finance Authorities (NCSHA)**
www.ncsha.org

Locate your State Housing Finance Authority (SHFA) on this site to find out if your state government maintains an affordable housing database and what other activities they're involved in.

**National Housing Conference
(NHC)Center for Housing Policy**
www.nhc.org

Combining research and practical, real-world expertise, the Center lays the groundwork for the development of concrete and politically viable policies and programs that can be used to promote affordable housing across the country. Site includes Paycheck to Paycheck an interactive database to calculate local housing affordability.

National Immigrant Farming Initiative (NIFI)
www.immigrantfarming.org

Find out about NIFI's work to help promote immigrant farming.

National Low Income Housing Commission (NLIHC)
www.nlihc.org

Annually publishes *Out of Reach*, a report on affordability of housing across the nation. Other topic-based research available. Materials online.

NeighborWorks
www.nw.org

Access the network of NeighborWorks® America, local NeighborWorks organizations and Neighborhood Housing Services of America. Each branch supports the goal of developing community-based neighborhood revitalization. Efforts include promoting homeownership and offering relevant trainings in different aspects of community development. Search for local affiliates and online homeownership materials particularly relevant to refugee housing.

NOLO
www.nolo.com

Find online information and print materials about tenants' legal rights and responsibilities, commonly asked questions about security deposits, clauses in rental contracts, evictions and more.

O Office of Refugee Resettlement (ORR)
www.acf.hhs.gov/programs/orr/

See how the Refugee Housing Program fits into a larger federal program to meet the needs of refugees, find out what organizations are providing services in other areas and learn pertinent information about upcoming arrivals.

R Refugee Housing Program, Mercy Housing
www.refugeehouse.org

Website from ORR's Technical Assistance provider in the area of Refugee Housing. Website features downloadable resources in multiple languages, "Finding Refugee Housing" e-learning module and other resources and links.

S Social Serve
www.socialserve.com

Housing database featuring local searches for affordable rental units.

T Transit Oriented Development
www.transitorienteddevelopment.org

Website highlights some of the work around the country in the area of development near public transit hubs.

- U** **United Nations High Commissioner for Refugees (UNHCR)**
www.unhcr.org
- Check out this familiar site for access to *Refugee* magazine articles and basic fact sheets, helpful for background information for landlords, for access to the International Resettlement Handbook, and other important news about refugees and durable solutions.
- U.S. Committee for Refugees and Immigrants**
www.refugees.org
- Go to this site and click on “Advocate” to learn more about warehousing of refugees and the role that it may play in community integration in resettlement.
- U.S. Department of Agriculture Rural Housing and Mutual Self-Help Housing Program**
www.rurdev.usa.gov
- Learn about USDA’s work promoting homeownership and other initiatives in rural America at this site.
- U.S. Department of Energy, Energy Efficiency and Renewable Energy**
www.eere.energy.gov/consumer
- Access the U.S. Department of Energy’s suggestions for renters and others interested in finding how to save money by saving energy.
- U.S. Conference of Catholic Bishops (USCCB) publications**
www.nccbuscc.org/mrs/pubs.shtml
- Download form to order “Refugee Housing: Meeting a Critical Need,” cultural orientation brochures and other useful materials developed by USCCB/MRS.
- Urban Institute**
www.urban.org
- A nonpartisan social policy and research organization featuring research in the areas of housing, economy, and other issues.
- V** **Volunteer Tax Assistance Program (VITA)** part of the Internal Revenue Service www.irs.gov
- VITA is a free service that can help individuals and organizations establish residentially-based Earned Income Tax Credit programs.