

## Contributing Factors to Refugee Housing Issues in Omaha:

1. Limited pool of landlords willing to rent to newly arrived refugees. A number of factors may impact this, such as:
  - a. Lack of social security number upon arrival
    - i. Received approximately one month after arrival
    - ii. SS#s are guaranteed for refugees; they are fully legal and employment authorized upon arrival (refugee status does not expire)
  - b. No current employment
    - i. On average in Omaha, at least one member of a refugee family is employed within 60-120 days after arrival
    - ii. Prior to start of employment, refugees rely on a *one-time* payment of federal resettlement funding: \$1125 total per person dispersed to the resettlement agency to spend on behalf of their clients; \$200 is put into an agency discretionary fund, \$925 spent on the individual arrival. Typically used for housing and utility deposits.
    - iii. Refugees are eligible for DHHS monthly Refugee Cash Assistance for the *first 8 months* in the U.S. or until employment/income changes: \$306 for first person, \$72 for each additional person per month
  - c. Lack of rental history/references
2. Refugees often prioritize proximity to their community over quality of living conditions for both familiarity and survival (car-pooling to work, childcare, etc.).
3. Accustomed to poor living conditions.
4. Refugees often unaware of their rights as a tenant. They have a history of oppression and tend to be non-confrontational. They fear backlash/eviction if they “make trouble.”
5. Many refugees lack the English and technology skills to advocate for themselves. Landlords have varying maintenance report/repair procedures. Some landlords require maintenance requests be submitted via text or online; this is difficult for a person who is illiterate in English and/or inexperienced with technology.
6. Newly arrived refugees often unfamiliar with appliances and plumbing. Few know how to use vacuums or have experience with the American multitude of cleaning products prior to arrival. Proper food storage can be an issue. However, these concerns can all be addressed through education. Refugees want clean, safe, homes and simply need to be introduced to the new concepts.
7. Bedbugs and other infestations are new for refugees. Most have no previous experience ridding a home of infestation. The infestations are typically present on property prior to the refugee’s arrival.
8. Many refugee families have saved enough money to buy their own home, but hesitate to do so for a myriad of reasons:
  - a. Unsure how the process works; unsure how to access reputable realtors
  - b. Difficulty communicating complicated financial information in English
  - c. Intimidated by lack of home maintenance know-how. Cleaning gutters, changing air filters, mowing – these are new concepts. Refugees are willing to take on the responsibilities, but are unsure where/how to learn what they will need to do to maintain a home properly.
9. According to the Cooperative Agreement between the federal Office of Refugee Resettlement and local resettlement agencies, “the refugee family should be able to assume payment of rent at the end of the 90-day resettlement period, based upon projected family income from all sources. The family should be left with sufficient resources for other essential expenses (food, transportation, utilities, etc.) after rent payments are made.” Unfortunately, this is not the case for many new arrivals being placed by their resettlement agencies into homes well out of realistic, sustainable affordability.
10. Omaha is experiencing a shortage of affordable, quality housing.