

How long-term housing demand is being addressed in refugee resettlement

by

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Abstract

Refugees are individuals who have fled their home country due to a well-founded fear of persecution and are resettled in a new country. The United States provides all refugee with social services, including assistance in applying for food and cash assistance, understanding public transportation, applying for jobs and placement in housing. But how refugees are placed in housing is unknown. To fill this gap, I conducted a case study of the Twin Cities to explore the process through which refugee housing need is addressed in this area. The Twin Cities have a long and successful history of resettlement of refugees. Refugees thrive in the area because of resettlement agencies, stakeholders and ethnic communities, comparatively low unemployment rate, and an average median income 109% higher than Minnesota. Refugees are successfully placed in housing because resettlement agencies work together to tackle problems and share housing resources. Additionally, resettlement agencies prioritize their relationship with landlords. The presence of ethnic communities also help with placement of refugees in housing. Finally, elimination of single-family zoning has resulted in increased multi-family high-density development, thus creating additional housing options for refugees. The results of my research provide refugee resettlement agencies, cities, and city planners with the best practices and policies for placing refugees in housing.

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Dedication

D, I think about you and your new life daily. I hope this work and future work will positively impact on you and your family. Thank you for letting me a part of your story, I won't forget it.

Preface

In August 2021, I began working as a refugee resettlement social worker in Wichita, KS. I always had an intense interest in international politics, war and peace, and the fall of governments. While I initially thought this meant I'd never live in the U.S. again, I never could have imagined the last 4 years. Working with refugees challenged and changed me. Every day it was a privilege to be a part of someone's resettlement journey, to be an honorary member of every family. The heartbreak, stress, and anger were worth it every day. I'm honored to be a part of pregnancy journeys, mental health recoveries, family reunification stories, and new lives of independence and freedom. This work was inspired by my job as a social worker. I hope to solve the issues I was putting a band aid on.

Chapter 1 - Introduction

Refugees are individuals who have fled their home country due to a well-founded fear of persecution and are resettled in a new country. Though each refugee might flee for a different fear of persecution, including race, ethnicity, religion, or political orientation, they are protected under international law via the 1951 Refugee Convention. The process for resettlement starts the same for all, they flee their country of origin and arrive in a country of asylum, and after at least 2 years, are resettled in their country of resettlement. This process is laid out in Figure 1.

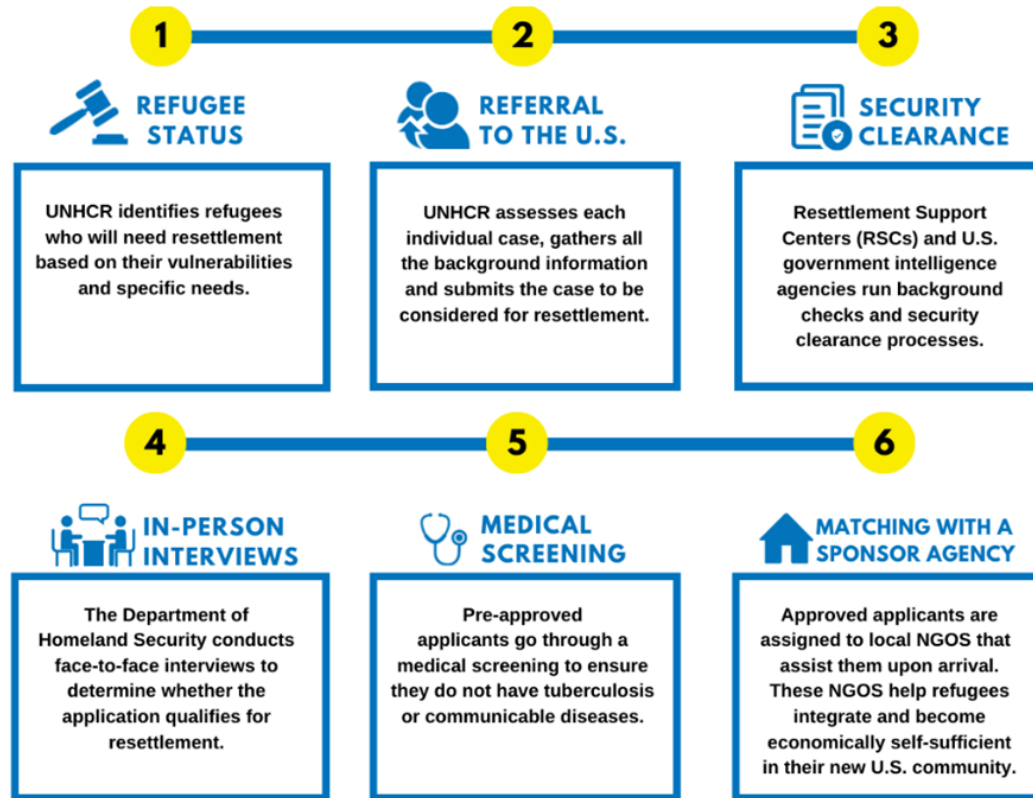
Figure 1 Refugee Country Movement



(UNHCR, n.d.)

During those 2 years (minimum) in the country of asylum, refugees go through at least 6 steps. Figure 2 is useful in understanding these steps. Note, that these steps are for resettlement to the United States.

Figure 2 United States Refugee Resettlement Steps



(UNHCR, n.da)

In Step 2, the United Nations refers the refugee for resettlement to the U.S. The admission of refugees into the United States is managed by the Department of State. After a refugee has been approved for resettlement in the United States, the U.S. Refugees Admissions Program, made up of the 9 US resettlement agencies, determines the placement of refugees, this is step 6 in the image above. Locations of placements are decided by examining refugee biodata, resettled friends and family, and any other relevant location. Refugees are not forced to stay in their initial placement location, they can relocate.

Today's refugee resettlement program was created by the Refugee Act of 1980. Prior to the passage of the Refugee Act, the United States refugee admission law only accepted refugees fleeing from communist countries. The spatial distribution of these refugees reflected the

migration-chain concept. This concept understands migration to occur where one's family, friends, or ethnic communities live because these connections helped new arrivals integrate (Hagerstrand, 1957 in Forrest and Brown, 2014). Post passage, the U.S. removed all political and ideological elements from refugee admissions and admissions were in alignment with the United Nations's refugee definition. Secondly, the Act formally created the Office of Refugee Resettlement (ORR) under the Department of Health and Human Services. ORR was created to oversee refugee resettlement agencies (Benson, 2016). Thus, establishing a legitimate relationship between resettlement agencies and the federal government (Brown and Scribner, 2014). Research focused on housing and refugees has found that housing plays a large role in the integration process (Phillips, 2006, Weidinger & Kordel, 2023, Abramsson et al., 2002). Some research has found that housing is the first step towards successful integration (Murdie, 2001). Housing can be directly related to a sense of belonging (Phillips, 2006), access to employment, transportation, and community (Murdie, 2002). Dissatisfaction with accommodation has been shown to lead to less societal integration (Platts-Fower & Robinson, 2015). This is especially true when affordable housing is only available away from services (Bhattacharyya et al., 2020) and/or refugees are uncomfortable asking for assistance refugees are hesitant to ask for assistance. (Baillot, et al., 2018). Refugees' housing experience is crucial to their settlement and integration (Weidinger & Kordel, 2023).

One key factor that would assist the integration process is the affordability of housing. Housing costs are measured according to the cost burden. Housing is considered affordable when it costs no more than 30% of an individual or family's monthly income (HUD, 2023). A household may be considered cost-burdened housing if they spend more than 30% of their income on rent. If 50% or more of the monthly income is spent on rent, the household is

considered extremely cost-burdened (Sirmans and Macpherson, 2003). Households that experience this cost burden are likely to struggle to afford other necessities (Bordenave et al., 2006). Though anyone can be cost-burdened, it is found that minority households are most likely to be (Sirmans and Macpherson, 2003).

The level of social services and housing support a refugee receives in their new country is dependent on the country themselves. For example, Germany resettles refugees based on locality's population and financial capabilities and housing is provided. Whereas the United Kingdom places refugees in housing at random, but refugees are expected to immediately begin paying rent. In Italy, housing and resettlement services are provided for up to 12 months. Belgium does not provide any housing or resettlement services for refugees. Depending on location, refugees may be placed in temporary or long-term housing immediately upon arrival or ref housing immediately upon arrival. Temporary housing refers to placement in the short term, anywhere from a day to four weeks, lodging conditions such as a hotel, Airbnb, VRBO, or crashing with a friend. Long-term housing refers to a clean, safe, affordable housing unit that can be lived in for the foreseeable future. Herein lies the gap, how refugees are placed in long-term housing is relatively unknown.

To address this, I examine the process and practice through which the long-term housing demand of refugees is addressed in the Twin Cities. The following research question was explored: how is housing demand being addressed in the current refugee resettlement process? To answer this question, I performed an embedded case study of the Twin Cities area (Minneapolis and Saint Paul) of Minnesota. My case study included interviews, a research trip and data and document analysis. This research aims to provide refugee resettlement agencies, cities, and city planners with the best practices and policies for placing refugees in housing.

The State of Minnesota is commonly known for having a large refugee population. In the 20th century, the state welcomed Hmong, Karen, and Somali refugees by the thousands (Allen and Goetz, 2010, Harkins, 2012, & Shandy & Fennelly, 2006) In FY24, Minnesota resettled 2,990 refugees from 35 unique counties. Minnesota attracts refugees because of their inclusive educational system, robust public welfare program, and abundant social services. The State of Minnesota sponsors a Refugee and Immigrant Helpline and a *Welcome Guide to Newcomers*; designed to answer questions and connection to resources. However, research cited that refugees were more attracted to Minneapolis and Saint Paul, MN (herein known as the Twin Cities) than any other location in Minnesota. The Twin Cities has a “long and successful history of supporting resettlement of refugees” (Harkins, 2012, p. 186). The Twin Cities ranks eighth among U.S metropolitan areas for the number of refugees resettled there between 1983 and 2004 (Allen & Slotterback, 2021). In combination with the four active resettlement agencies, the Twin Cities supports refugees through their robust charitable organizations, local volunteers, and expansive refugee community.

Refugee resettlement literature has shown that placing refugees in housing has a positive impact on their integration, resulting in quicker employment and self-sufficiency. But, placing refugees in housing is not easy. Through this study, I identified five common barriers that resettlement agencies overcome to place refugees in housing. Resettlement agencies may receive anywhere from a 48-hour to 2-month notice that a refugee is arriving. A hasty arrival places pressure on agencies to find housing quickly. This proves even more difficult with the overall lack of public and affordable housing. Furthermore, refugee families are quite large, further limiting housing options. When resettlement agencies can find rental housing, refugees’ lack of rental and credit history can be a hinderance for landlords.

Based on these barriers identified in my research, I have developed five recommendations for resettlement agencies, cities, and city planners. These findings and recommendations are elaborated in Chapter 6 of this report. This study can help refugee resettlement agencies better understand how long-term housing needs are being addressed in the Twin Cities. Results from this study can provide guidance for city, state and federal lawmakers on creating policies that better address refugee housing needs.

Chapter 2 - Study Background and Literature Review

The current United States' resettlement program is decentralized. Refugee resettlement varies from state to state, city to city, agency to agency. In practice, this decentralization has deep ramifications. Smaller communities that have little experience with refugee populations are not prepared to support the needs of refugees, including education and mental health. On the contrary, larger communities may already have similar ethnic or religious communities, which can assist in resettlement. The gap between services provided, regardless of community size, widens depending on the state. While public assistance programs are federally funded, states are the ones who decide "the levels of support, eligibility thresholds, and time limits" (Fix et al., 2017, p. 10). Communities that experience limited public assistance programs must be creative in solving the complex needs of refugees.

As part of the Refugee Act, a refugee admissions limit is set each year. At the beginning of each Congressional Fiscal Year (October 1st to September 30th), the current president announces a refugee admissions goal for the (fiscal) year. President Biden's admissions goal for fiscal year 2024 (herein known as FY24) was 125,000 refugees. The admissions goal is broken down into regional allocations based on need and capacity, though each allocation is flexible (Refugee Council USA, 2024). For FY24, the anticipated regional breakdown and the actual arrival numbers are shown in Table 1. 80% of the refugee admissions goal was met in FY24 (Refugee Council USA, 2024). Table 2 shows the top 5 countries of origin for refugees in FY24.

Table 1 FY24 Refugee Admissions Cap vs. Figure FY24 Actual Arrivals

Region	Q4 Arrivals	FYTD Arrivals	FY Goal*
Africa	8,583	34,017	30,000-50,000
East Asia	2,338	7,540	10,000-20,000
Europe	522	3,180	2,000-3,000
Latin Am/Carib	11,525	25,358	35,000-50,000
Near East/South Asia	8,755	29,939	30,000-50,000
Total	31,723	100,034	125,000

(Refugee Council USA, 2024)

Table 2 FY24 Top 5 Countries of Origin within the United States

1	DRC	19,923
2	Afghanistan	14,708
3	Venezuela	12,878
4	Syria	11,274
5	Burma	7,347

(Refugee Council USA, 2024)

The top states welcoming refugees are in Table 3.

Table 3 FY24 Top 5 Welcoming States

1	Texas	9,764
2	California	7,597
3	New York	6,234
4	Florida	4,578
5	Pennsylvania	4,445

(Refugee Council USA, 2024)

The information outlined above focuses on what occurs before refugees arrive in the United States. But what happens after they arrive? The main program resettlement agencies are funded to provide is called the Reception and Placement (R&P) Program (Bruno, 2017). R&P case workers are expected to provide services as required by law using an allotted amount of funding. As of FY23, caseworkers were allotted \$1,225 per individual refugee to spend on R&P services (FY23 R&P Sheet). R&P services include, “prearrival services (e.g. placement); reception on arrival in the United States; basic needs support (e.g. housing, furnishing, food, and clothing) for at least 30 days; and help accessing health, employment education, and other services, as needed” (Bruno, 2017, p. 1). Providing housing is mandated because it’s seen as providing refugees with a head-start in their journey to self-sufficiency and gaining employment (Darrow, 2015).

2.1: Refugee Housing in the United States

Per the Housing Act of 1949 (Wallace, 1995), every American family should have adequate living conditions. But what about refugees? Refugees are legally living in the United States, but they are not American per se. Who protects their right to housing? Published in 1948, the United Nation’s Universal Declaration of Human Rights cited that each person had the right

to adequate housing. To narrow down this expansive declaration, Ann Bayefsky (2000) created a fact sheet for quick reference. This fact sheet states that everyone has a right to adequate housing and that states (countries) must protect this right. It begins by outlining what the right to adequate housing contains, which is certain freedoms, entitlements, and protections against forced evictions. However, adequate housing is also protected from forced evictions, homelessness, and housing discrimination. While all individuals will benefit from adequate housing, those who are most vulnerable, immigrants and refugees, will receive more protection. The UN calls for states to make every effort to protect and promote this right (Bayeksky, 2000). It is important to keep in mind that each State (country) is under no legal obligation to ratify or follow these declarations. Because of this, the United Nations went a step further and developed the Commission on the Promotion and Protection of Human Rights, Principles on Housing and Property Restitution for Refugees and Displaced Persons in 2005. The report states that housing can be used for conflict resolution as well as post-conflict peace. And, that safe housing deters future conflict. While the previous statements are powerful, perhaps the most important statement is what follows, states should adopt tactics to guarantee that refugees live in adequate housing (Bayeksky, 2000). Adequate housing does not immediately translate to affordable housing, however, it can and should be inferred.

The requirements for placing refugees in housing are limited. The United Nations only states that accommodation must be decent, safe and sanitary (UNHCR, n.d.), however, there are no definitions provided. According to a 2012 document from the Bureau of Population, Refugees and Migration, housing should meet all federal, state, and local standards (Bureau of Population, Refugees, and Migration, 2012 in Darrow, 2015). Relying on Reception and Placement

caseworkers to have/acquire knowledge of the local housing market and creating strong relationships with landlords, places a strain on workers and the local market (Darrow, 2015).

In many instances, refugees are not placed in permanent housing immediately. Rather they spend a handful of days to a month in temporary housing. This may be for a myriad of reasons, including delayed move in date or difficult local housing market. Temporary housing may be hotels, AirBnb's, VRBOs, or reception shelters. Shelter options depend on family size, length of stay and culture. While temporary shelter has its purpose, it can be stressful for refugees who find that it delays their integration process (Bhattacharyya et al., 2020).

The location of temporary housing has been found to also hurt the integration process. Refugees living outside the city center struggle with long commutes, less access to social resources, and isolation. Whereas refugees living in the city center had easier access to the internet, transportation, translation, donations, and volunteers. Refugees are unable to provide input on their emergency housing. Seethaler-Wari calls for a universal approach to planning for refugees (Seethaler-Wari, 2018). By considering reception accommodations and integration of refugees, local communities would see more refugee participation in decision-making (Seethaler-Wari, 2018)

While refugee policy and practices are set at the national level, they're carried out at the local and city level. Cities, through resettlement agencies, are responsible for education, language, healthcare, and labor market integration of refugees (Doomernik & Ardon, 2018). Once refugees arrive, researchers found that post-migration policies are impactful. Policies encouraging refugees to attend English classes and enroll in school and job training programs have been found to be great integration tools (Tran & Lara-Garcia, 2020). Though to better integrate, "providers have indicated the following resources would be influential, extended

federal benefits, better access to medical services (e.g., medical translators, knowledge about the health care system), housing, transportation, skills education for adults, better employment opportunities, higher quality of English Language Learner (ELL) classes, and dental care.” (Lee et al., 2015, p. 338). Community ties and support systems can be integral to refugee integration. Having community ties and social services (support networks) can help refugees integrate (Lee et al., 2015). Those support networks provide refugees with links to housing and assistance understanding the housing market (Hanley et al., 2018). The policies and practices of cities play a role in refugee integration (Watson, 2019, Dell’Olio, 2004). Cities can create a welcoming agenda, which is an agenda that prioritizes investing in policies that would make a city hospitable to refugees. A city’s housing policy is also a significant factor for refugee integration. A strong housing policy can quickly facilitate integration. (Dell’Olio, 2004). A strong housing policy would eliminate housing discrimination, provide housing provisions for refugees and integrate with health, education and transportation policies. Ultimately, such a policy accelerates integration (Dell’Olio, 2004). When refugees thrive in cities, they gain access to resources, become employed quicker, and integrate faster (Watson, 2019).

The housing conditions and experiences of refugees play a significant role in the integration process. Good housing conditions and experience can directly lead to a sense of belonging and access to other necessities, such as employment. But what does integration through housing look like? For Phillips, it is “access to good quality, affordable accommodations, meeting culturally diverse housing needs” (2006, p.541). Despite knowing the benefits of good housing, refugees end up relying on the rental market, their social connections, and public housing, which may not always provide the quality housing they need (Phillips, 2006). Phillips found that when refugees rent homes, they experience racial harassment and an

increase in social tensions with other ethnic populations (2006). Bhattacharjee & Corbett (2023) studied housing condition and preferences of Myanmar refugees in Dallas, TX and the conducted a series of interviews, surveys, and home visits. They found that the biggest factor influencing refugee housing is financial condition. Refugees that are newer struggle to find housing in safe and sanitary neighborhoods. In contrast, refugees with more income chose their housing based on proximity to family, friends, public transportation, school, and the safety of the neighborhood. The wage gap between newer and more settled refugees influenced the affordability of the home. Researchers found that most refugees lived in overcrowded homes that were neither safe nor sanitary (Bhattacharjee & Corbett, 2023).

In their article, Weidinger and Kordel (2023), found similar experiences, “the experience of access to housing and housing conditions are considered to be a key dimension of refugee settlement and integration” (Weidinger & Kordel, 2023, p. 54). When refugees were left to find their housing in private markets, the homes were poorly connected to public transportation and lacked proper infrastructure. This harmed refugees’ access to other necessities, like employment (Weidinger & Kordel, 2023). By placing refugees in affordable housing, things like access to proper public transportation and infrastructure can be ensured. It is no surprise that this negatively affects the integration process.

Regardless of cultural, economic or political background, refugees are likely to have the same negative housing experience (Forrest, et al., 2013). However, refugees with personal and material resources had a better housing outcome. This would suggest that financially stable refugees are able to find adequate housing and integrate more quickly. Refugees who are disadvantages in the housing market struggle to adjust (Forrest, et al., 2013).

Bolzoni et al. (2015) utilized a multi-method study to highlight a gap between the Italian national legal framework and local implementation. The study time was from November 2007 to July 2013. Results from the study showed that housing policies, either directly or indirectly, cause difficult circumstances for refugees in Western states. Local administration practices are not useful either. The combination of housing policies and local administrative practices has resulted in practices that control refugees' access to housing. In response to these practices, refugees have developed other coping strategies, including squatting or other informal housing options. Even when state housing laws are progressive, local implementation and practices create integration difficulties (Bolzoni et al., 2015).

In their 2021 article, Adam et.al aimed to explore how refugees enter the German housing market, and how this entrance might impact refugee integration. The authors interviewed German individuals and organizations that worked on refugee housing situations. They found that initial housing, often called emergency housing, is provided to refugees through the local resettlement agency. Beyond this emergency housing, it is up to refugees themselves to find housing. Refugee families typically need very large housing accommodations, thus limiting their options. Landlords will reject refugee applications based on language, legal status, and economic outlook. As a result, refugees mainly rely on their social bonds for limited accommodation. This process can be very daunting and negatively impact refugee urban integration. The influx of refugees into the already thin German housing market has caused social tensions. Adam et al. (2021) ends by stating that a challenge for future development could be preventing such tension.

Brown et al's (2022) paper links together evidence to understand key issues in the resettlement of refugees, specifically in the focus area of housing. Their findings confirmed that

refugees are more likely to experience and be dissatisfied with low-quality housing. Yet, refugees will propose to live this way if it means living in the same neighborhood as those from the same cultural and ethnic background. Authors then acknowledge that refugees are pre-disposed to poor housing conditions because of their societal position (including legal status) and prior experiences. In conclusion, the authors acknowledge that there is a lack of understanding of the correlation between refugee social networks and housing (Brown, et al., 2022)

Focused on Glasgow, UK, Netto (2011) examined the impact of resettling refugees in urban areas. In Glasgow, refugees are placed in emergency housing, but it is up to them to find permanent homes. Because of this, refugees typically reside in social housing. Yet, they found that the level of home satisfaction for refugees is related to their experience in a specific neighborhood. If refugees experience racial harassment or poor housing allocations, they are more likely to be dissatisfied with their housing. Netto calls for ongoing support of refugees in their new homes (Netto, 2011).

Governments decide the spatial placement of refugees through dispersal policies. Refugees are placed based on specific criteria (unique to each country) and could potentially reside in a camp or urban or rural areas (Manou et al., 2021) An analysis of a dispersal policy found that refugees integrate better when placed in urban areas when compared to rural or suburban areas (Manou et al., 2021). Community ties and support systems can be integral to refugee integration. Having both (community ties and social services) can help refugees integrate (Lee et al., 2015). Those support networks provide refugees with links to housing and assistance understanding the housing market (Hanley et al., 2018).

Kim and Bozarth's 2021 qualitative study of Clarkston, GA revealed that small, suburban towns are proving to be viable areas for refugee resettlement. Despite conflicting resettlement

policies at the federal, state, and metro city levels, they found that small towns like Clarkston, GA are proving to be welcoming. This city has been flooded with refugees since the 1980s. In response, the local government has adopted immigrant integration planning practices and formed relationships with local refugees to solve issues like housing and public safety (Kim and Bozarth, 2021). One example of their refugee integration approach is the availability of multi-family housing, which provides affordable housing for refugees (Kim and Bozarth, 2021).

Having a good housing experience can positively impact integration (Abramsson et al., 2002), regardless of whether that integration happened in a metropolitan or rural area (Bevelander et al., 2019). Abramsson et al.'s study of Sweden's immigrant housing, which includes refugees, revealed that poor housing marketing, discrimination, and negative community attitudes toward immigrants negatively impacted their integration (2019). However, immigrants that succeeded socio-economically and lived close to family, ethnic clusters, and employment, had a positive integration experience (Abramsson et al., 2002). Researchers utilized data from the registrars of occupation, income, and real estate from 1985 to 1995 for three municipalities, Jönköping, Västerås, and Gävle to reach these conclusions (Abramsson et al., 2002). Over a decade later, when studying the Swedish register for refugees who legally entered Sweden between 1998 and 2010, Bevelander and other researchers found that living in metropolitan or rural areas had little effect on integration. Placing immigrants in rural towns was a win-win, immigrants supplemented the decreasing population while finding housing (Bevelander et al., 2019).

In their quest to integrate locally, refugees may be placed in local public housing. However, the stigma of public housing and the mixture of ethnicities can have a negative effect on refugees (Kleit & Manzo, 2013). This suggests that the current public housing system and

local housing authority are not ready to flexibly meet the needs of refugees (Kleit & Manzo, 2013).

2.2: Affordable Housing in the United States

Affordable housing could help refugees in the integration process. Housing affordability is measured by how cost burdened a household is. For housing to be considered affordable, a household should spend no more than 30% of their monthly income on housing (HUD, 2023). Households spending more than 30% of their income on housing are considered cost burdened. Extremely cost-burdened households spend more than 50% of their income on housing (HUD, 2023).

Though anyone can be cost-burdened, minority households are most likely to be (Sirmans and Macpherson, 2003). There are two federal housing policies, the Housing Act of 1949 and the 1990 National Affordable Housing Act. The Housing Act of 1949 states that every American family should have adequate living conditions. Building on the 1949 Act, the 1990 National Affordable Housing Act states that those living conditions should be affordable (Wallace, 1995).

Beginning in 1937, the federal government developed programs to create affordable housing. The first affordable housing program was public housing. Created in 1937, the program allowed low-income households to rent public housing. The housing was constructed by the government, paid for with public funds, and managed by local housing authorities. Those who are qualified could live in public housing. The subsidized rent depended on family size and income. Problems quickly arose when tenants felt no ownership in their units, resulting in destroyed property. To keep paying the subsidized rent, tenants would not find higher-paying jobs or better work (Bordenave et al., 2006). Despite these challenges, public housing isn't a

failure. Roughly 3,000 public housing units are still managed by housing authorities nationwide (Bordenave et al., 2006). However, public housing is less utilized today as newer, better programs have been developed (Bordenave et al., 2006).

The Section 8 program, also known as housing choice, provides recipients with vouchers to find their housing in the private market. The program requires households to pay 30% of their income towards rent. The rest of the rent is subsidized, only if the rental unit is priced between 90 and 110 percent of the fair market rent. The difficulty lies in finding a landlord willing to price their units at fair market value. To qualify for a voucher, households must be below the “eligibility threshold of 80 percent of the area median income” (Ellen, 2020, p.1). The local housing authority distributes vouchers. Voucher recipients are commonly at or below the poverty line. Recipients only have 60 days to “find units that are of the appropriate size, meet federal housing quality standards, and charge a rent that the local housing authority deems reasonable given the local market. They must also find a willing landlord” (Ellen, 2020 p. 1). If the unit meets the above standards, households can stay as long as needed (Ellen, 2020).

On paper, the voucher program is the perfect solution. In practice, issues emerged. Not only did households wait years to receive a voucher, but recipients, particularly minority ones, commonly struggled to find landlords that accepted the voucher. A study showed that out of 10 qualifying households surveyed, three were unable to utilize their voucher in the allotted time (Finkel and Buron, 2001, as cited in Ellen, 2020). Recipient neighbors expressed concern that voucher families would lead to an increase in crime and a reduction in property value (Ellen, 2020).

The Housing Choice program was the first time the government turned to the private sector to fix the problem of affordable housing. In theory, voucher recipients would have

occupied properties that would have gone bankrupt without the acceptance of vouchers (Bordenave et al., 2006). This idea only works when the market exceeds the population's needs. It was also believed that vouchers would allow lower-income households to move to areas with better schools and economic opportunities. However, this has not been the case (Ellen, 2020).

Another popular affordable housing solution is the Low-Income Housing Tax Credit (LIHTC), established in 1986 via the Tax Reform Act. The tax credit allows private developers use “federal income tax credits to leverage private equity capital for construction and rehabilitation of low-income housing rental units” (Bordenave et al., 2006, p. 9). If units are rent-restricted for 30 years, developers will receive a 10-year reduction in tax liability. To bolster LIHTC, states have developed further incentives. While LIHTC has been one of the most successful affordable housing programs to date (Bordenave et al., 2006), concern has grown over excessive administrative costs and profit for developers (Wallace, 1995). Because of these concerns, Wallace explores removing LIHTC and replacing it with capital grants. Capital grants would not require as many administrative costs and would be more efficient. However, other capital grant programs, such as public housing, do not see the same production as LIHTC. Despite its issues, it should not be removed without a viable alternative (Wallace, 1995).

The Home Investment Partnership Program built on the success of the private market in providing affordable housing. With the stipulation that funds must be used to support families at or below 80% of the median income, this housing block grant uses funds to, “develop rental housing, assist homebuyers through development of new units or through downpayment assistance, help existing homebuyers rehabilitate or retrofit their homes, and provide rental assistance to eligible tenants” (Bordenave et al., 2006, p. 10). Funds are provided via a formula

allocation. Due to the broad application of the funds, local housing authorities could specifically meet the needs of the community.

Beginning the same year as Section 8, the Community Development Block Grant program provides funds to state and local governments for community development purposes. Funds can be utilized for grants, loans or the facilitation of loan guarantees. Community development purposes include the following, “housing acquisition and rehabilitation, direct homeowner assistance, making repairs on foreclosed housing units (Bordenave et al., 2006, p. 11). The Home Investment Partnership Program and Community Development Block Grant program were designed to promote home ownership (Bordenave et al., 2006).

While not a federal program, inclusionary zoning is a local practice that creates opportunities to develop affordable housing. Having emerged in the late 1960s, the practice “is defined as a set of rules or a government initiative that encourages or requires the creation of affordable housing units or the payment of fees for affordable housing investments when new development occurs” (Wang and Balachandran, 2023, p. 1074). Inclusionary zoning is most common in strong housing markets, where it addresses local affordable housing shortages (Wang and Balachandran, 2023).

The well-intentions of affordable housing programs have not quailed oppositions to such programs. According to Nguyen et al. (2013), opposition to affordable housing fits into three categories, the physical design, neighborhood effect, and attributes of affordable housing tenants. It’s important to remember that these categories fall under the social construct of affordable housing. Affordable housing is often thought to be poorly designed. Units may stand out because of their unkemptness, their height, or their physical features. Because of this, opponents fear that their property values may decrease, and neighborhood crime would increase. Tenants of

affordable housing are perceived to be deviant or unworthy of public assistance. Commonly, these perceptions are geared towards certain races or ethnicities, specific social or economic classes, and immigrants. These negative stereotypes are central to the overall public perception of affordable housing. Elected officials and developers should respond to opposition promptly and work to reframe affordable housing (Nguyen et al., 2013).

Three factors can easily be identified as contributing to the recent surge in the need for affordable housing. Household incomes have not kept up with rising housing costs. Developers are unable to keep up with demand, creating more competition. Population increases have increased competition in the housing market, driving prices up (Anacker, 2019). These factors have contributed to a crisis so severe, “nearly 38 million cost-burdened households – 31.5% of all households- pay more than 30% of their income in housing” (JCHS, 2019, as cited in Wang and Balachandran, 2003, p. 1068). Local governments should analyze their markets to implement successful housing programs (Sirmans and Macpherson, 2003). However, many challenges stand in their way, such as the COVID-19 pandemic, a decrease in federal housing subsidies, and an increase in demand for starter homes (Wang and Balachandran, 2023).

Research shows that refugees are disproportionately affected by the housing crisis. While “more than half of low-income households spend over 50% of their income of housing” (Rana et al., 2022, p. 2), refugees are further at risk because of discrimination. Refugees also encounter an increased risk of experiencing homelessness. This is further exasperated by long-wait list for public housing, a decrease in affordable housing and racial discrimination from landlords (Rana et al., 2022).

2.3: Refugee Resettlement in Other Countries

In this section I discuss how refugees are resettled in other developed countries and how they differ when compared to the United States.

Germany

Refugees resettled in Germany are placed based on locality's population and financial capabilities. This is because local municipalities are required to provide all necessary services (UNHCR, n.d.). As a result, the support that refugees may receive in these can vary (Dahdah and Dippel, 2018). Prior to being resettled in localities, refugees typically spend two weeks at a reception center. Once transferred to their new home, municipalities provide social adjustment services and place refugees in housing. Housing is typically provided upon arrival, in a rental unit. Refugees may live alone, with family or with another individual, depending on family size and status. Municipalities pay a percentage of rent and refugees cover the rest (UNHCR, n.d.). It's unclear how long municipalities cover a percentage of rent.

Today, refugees in Germany are struggling to find affordable housing (Adam et al., 2021). Given the large size of many refugee families, it can be difficult to find affordable housing that fits everyone. This, in combination with a low income and searching for housing in a thriving city, can result in refugees in housing limbo. German landlords are known to reject applications based on language or legal status (Adam et al., 2021). Refugees have been able to rely on their social networks to assist them in their housing search, but they may still struggle. Given the lack of affordable housing, refugees are forced to accept whatever option is available, even if the location and dwelling are unsatisfactory (Adam et al., 2021). The struggle to find long-term affordable housing has delayed refugee integration (Adam et al., 2021). To overcome this systemic disfunction, the presence of charitable organizations has been proven crucial to

assist refugees in finding accommodations. The presence of charitable organizations and vast social networks can positively impact not only one's housing experience, but integration (Dahdah and Dippel, 2018).

Canada

Canada passed a resettlement policy entitled, C-31. This program prioritizes the protection of refugees during resettlement. Therefore, reuniting refugees with their families and resettling de facto refugee families has become a priority. C-31 placed an emphasis on resettling refugees that need protection, rather than those with the highest likely of successful integration (Casaola, 2001). These changes were greatly needed; however, Canada is still behind compared to international resettlement standards (Casaola, 2001). Combined, the public support of the resettlement system, as well as local community efforts to assist refugees in their integration, have the power to make Canada's refugee resettlement remarkable (Walton-Roberts et al., 2019).

Canada offers two forms of resettlement, the traditional resettlement scheme and community sponsorship. The traditional scheme is similar to the United States', as it includes partnerships with resettlement agencies across the country. Those agencies provide orientation, language training, employment assistance, social adjustment services, and housing (UNHCR, n.d.). As an alternative to the traditional resettlement scheme, Canada now offers community sponsorship. Community Sponsorship allows private sponsors to support refugees financially and socially for at least one year after arrival. This includes placement in housing, vocational or educational training, and job placement (UNHCR, n.d.). When service providers and private sponsors are looking for housing, they first must ensure housing is near grocery stores, schools, and public transportation.

Housing affordability is one of the biggest concerns for sponsors and service providers. when looking for housing. For refugees, affordability does depend on family size and financial conditions; this may result in refugees being in homes that are further away from needed services and amenities (Bhattacharyya et al., 2020, Murdie, 2002). The current inflation of the Canadian rental market has been one of the biggest barriers to finding housing. Inflation in combination with marginalization and discrimination from landlords can perpetuate a cycle of homelessness and housing instability (Raicevic, 2013, Sherrel et al., 2007). High inflation and a decrease in suitable housing has resulted in private sponsors and service providers having to find housing in a shorter time span.

United Kingdom

The United Kingdom offers three different resettlement schemes, the United Kingdom Resettlement Scheme, Community Sponsorship Scheme, and Mandate Scheme. The United Kingdom Resettlement Scheme is designed to provide multi-year resettlement services for those that are most vulnerable. Community Sponsorship allows private sponsors to support refugees financially and socially for at least one year after arrival. This includes placement in housing, vocational or educational training, and job placement. The Mandate Scheme is for “a minor child, spouse or parent or grandparent aged over 65 of someone settled in the UK” (UNHCR, n.d., pg. 1). The settled family member does not have to be a refugee themselves. Refugees who qualify under the Mandate Scheme must have their family members accommodate and support them (UNHCR, n.d.).

Only refugees resettled under the United Kingdom Resettlement Scheme qualify for resettlement services. This includes casework, language training, employment and financial assistance, and housing. Housing is provided, but refugees are expected to pay their own rent

(UNHCR, n.d.). The location of housing is dependent upon the UK's dispersal policy. Dispersal policies refer to practices that place refugees (or immigrants/asylum seekers) "on a no choice basis in locations around the county" (Stewart, 2012, p. 25). Rather than base dispersal locations upon available housing, locations are chosen based upon existing ethnic communities. It is no surprise that this has led to refugees being located in poorer communities (Stewart, 2012). Consequently, refugees then face social discrimination and isolation. Public support for refugees, especially in dispersal neighborhoods, is rapidly declining. Attention is needed to these dispersal policies, so as to combat negative public attitudes (Stewart, 2012).

Italy

Italy currently has no legislation regulating refugee resettlement; however, the 1951 Convention Relating to the Status of Refugee grants refugee status, regulates the asylum procedure and creates criteria for refugee status. The following departments are responsible for refugee resettlement in Italy: The Department of Public Security of the Ministry of Interior, the National Asylum Commission, the Ministry of Foreign Affairs, the Ministry of Health, and the Protection System for international protection holders and unaccompanied foreign minors (SIPROIMI). SIPROIMI provides housing, health services, language training, vocational and education training and financial assistance for up to 12 months. Refugees may be placed in a single or shared apartment or a reception center (Virgili, n.d.).

Belgium

Unlike other European countries, Belgium's resettlement program is unique. Rather than focus on long-term integration and housing of refugees, Belgium focuses on temporary crises. Belgium gets away with this tactic because there is no relationship between the federal administrator of the refugee policies and the state and local level that implements the policies. As

a result, refugee policies and practices look different in every Belgium state and locality (Wyckaert et al., 2020). Belgium does not provide any sort of housing for refugees. This leaves refugees with no housing, limited income, racial and ethnic discrimination and limited social networks. Whenever affordable housing is available, it's typically a reception center that is lacking in close by amenities, such as public transportation and local services. To provide better housing options and a more positive integration experience, studies suggested Belgium should consider unifying their refugee policies and practices (Wyckaert et al., 2020).

Australia

Like many other countries, Australia privatizes their resettlement services. The Humanitarian Settlement Program is responsible for contracting out to service providers. Those service providers provide traditional resettlement services to refugees. However, in 2021, Australia introduced the Community Refugee Integration and Settlement Pilot program. The Pilot program is designed to provide resettlement services from community volunteers, rather than service providers. Volunteers will provide services for 12 months. This program is open to refugees that do not have familial or friend ties in Australia (UNHCR, n.d.).

Refugees resettled through service providers are placed in short-term accommodations that are paid for (rent and utilities) for 28 days. Throughout and after staying in short-term accommodations, refugees receive help finding longer-term accommodations in the private rental market. This is in conjunction with referrals to support services, connections to community groups, English, job or education training, and cultural orientation (UNHCR, n.d.).

Forrest et al. used a 1999/2000 Longitudinal Survey of immigrants in Australia to conduct a statistical analysis of housing and related circumstances for refugees within 18 months of resettlement. Affordable and adequate housing is essential to the resettlement process in

Australia. In the study, a variety of cultural, socio-economic, and geopolitical backgrounds were examined. These backgrounds had little influence on housing experience. However, it was found that personal and material resources affected the refugee housing experience greatly. Finally, refugees who were disadvantaged in the housing market also struggled to successfully adjust to society and the socio-economic structure (Forrest, et al. 2013).

Despite service provider efforts, refugees in Australia still face internal and external challenges. Internally, refugees must combat past trauma, leaving family members, and culture shock. Externally, refugees have faced negative media, political and cultural attitudes. The resettlement system has faced criticism for refugees struggling to integrate and settle into their new culture. To combat this, refugees need to be properly integrated (Pittaway et al., 2009).

While all countries provide some level of housing support, there is no cohesive process for placing refugees in long-term housing. The placement process varies on location, funding and state policy. Herein lies the gap, how refugees are placed in housing is relatively unknown.

Chapter 3 - Study Methody

This thesis explored the process and practice through which the long-term housing demand of refugees is addressed. I answered the following research question: how is housing demand being addressed in the current refugee resettlement process? The following subset questions were also explored: what actions resettlement agencies, housing authorities, and stakeholders are taking, and how public housing assistance from federal, state, or local level are being used in this process? Though stakeholders or housing authorities may not directly resettle refugees, they do provide secondary and community support, which refugees rely on.

To answer these questions, I performed an embedded case study of the Twin Cities area in Minnesota. The case study included semi-structured interviews, document analysis and census data analysis. The Twin Cities was chosen as the case study area because, for the number of refugees resettled there between 1983 and 2004, Twin Cities ranks eighth among U.S.

metropolitan areas (Allen & Slotterback, 2021). In fiscal year 2024, the State of Minnesota resettled close to 3,000 refugees (Twin Cities Refugee Consortium, 2024).

To support these refugees, the Twin Cities has four active resettlement agencies and at least three key stakeholders. There are four active resettlement agencies in the Twin Cities: Lutheran South Service of Minnesota, International Institute of Minnesota, Minnesota Council of Refugees, and Arrive Ministries. Collectively these agencies are the Twin Cities Refugee Consortium. I contacted each resettlement agency for an interview. However, only one agency replied. My interview focused on this agency's internal policies and practices for placing refugees in short and long-term housing and what external partners or programs are utilized. In this interview, additional documentation on programs and procedures was provided to me. These were analyzed and included in my findings.

While stakeholders may not directly resettle refugees, they tend to provide additional services, such as social adjustment and employment and housing navigation. Three key stakeholders were identified, African Immigrants Community Services, Somali Community Resettlement Services, and ResettlementCorps. Each stakeholder identified, at a minimum, provides refugees assistance in finding house and navigating the landlord tenant relationship. Interviewing stakeholders was crucial, as they aren't typically tied to federal funding or extensive protocols, and their solutions are often creative. I requested an interview with each stakeholder identified, but again, only one replied. After understanding the role of the stakeholder in the resettlement process, the interview focused on the housing services provided. Additionally, documentation on the programs and policies was provided to me. These were analyzed and included in my findings.

To gather more information about planning and housing in the Twin Cities, the Minneapolis and Saint Paul Planning Departments were contacted for an interview. Neither the City of Saint Paul nor Minneapolis replied to my interview request. However, I was able to submit an information request to the City of Minneapolis. The five questions submitted centered on the impacts of the elimination of single-family zoning and the consultation of refugee resettlement agencies in the 2040 Comprehensive Plan planning process. I also contacted Minneapolis' Department of Refugees and Immigration Affairs for an interview. I received no reply, however, an analysis of their website and available resources was valuable. In 2019 and 2020, Minneapolis and Saint Paul passed their 2040 Comprehensive Plans. Each plan and subsequent policies altered the Twin Cities' housing landscape. To fully understand the impact of each plan and the subsequent housing policies, I analyzed building permit data. This data was readily available on the Housing and Urban Development website (State of Cities Data System, 2025). The data gathered ranged from 2001 to 2023 (the most recent year available). Single and multi-family building permits were evaluated. Despite the lack of interviews, the analysis of comprehensive plans, housing policies and building permit data provided a sufficient overview of planning and housing in the Twin Cities.

To have a wholistic understanding of the Twin Cities, I gathered and analyzed data from two locations, the 2023 American Community Survey available on the Census website and Location Affordability Index from the Department of Housing and Urban Development. Depending on availability, data was gathered at the census tract or block group level. The following data sets were analyzed: unemployment percentage, vacant housing units, rental vs. owner occupied units, rental occupied units, median housing income, foreign born population,

median rent, and housing and transportation affordability. The Location Affordability Index was used to examine the affordability of housing and transportation in Minneapolis and Saint Paul.

Finally, I contacted the Minneapolis Housing Authority (MHA) and Saint Paul Housing Authority (SPHA). MHA declined to speak with me, but did confirm in an email that they do not have a specific program or accommodation for refugees. Their website provided an overview of the affordable housing programs they provide. A quick phone interview with SPHA provided an overview of the affordable housing programs provided and confirmed that no program or accommodation is specific to refugees. Despite the overview of provided programs, an analysis of their website was also completed.

This study is not without its limitations. The number of resettlement agencies interviewed was low. Ideally, all four resettlement agencies would have participated, however, the timing of the interviews was suboptimal. Under President Donald Trump's first term (2017 to 2021), the number of refugee admissions quickly dwindled. In FY20, only 18,000 were admitted (Darrow and Scholl, 2020). Interview requests were sent in September and October, with many interviews occurring shortly before or after the election (November 5th, 2024). While it cannot be known for sure, the impending election of President Trump most likely influenced the responsive of agencies. Secondly, the stakeholders interviewed are predominately state and federally funded. Ideally, stakeholders with more grassroots and local funding would have been interviewed. Finally, an interview with either Saint Paul's or Minneapolis's Planning Department could have highlighted behind the scenes efforts to engage with refugees, resettlement agencies, and stakeholders. Without these interviews, I had to rely on information requests and document analysis.

Finally, I want to acknowledge that I am not a refugee. I am a white woman from a middle-class background who does not have experience being a refugee or being resettled in a new country. However, for almost two years, resettling refugees was my job. I worked as a social worker in Wichita, Kansas, providing services to newly arrived refugees. This experience led to the topic but is not reflected in the thesis writing.

This study can help refugee resettlement agencies better understand how long-term housing needs are being addressed in the Twin Cities. Results from this study can provide guidance for city, state and federal lawmakers on creating policies that better welcome refugees.

Chapter 4 - Housing, Immigration and Planning Initiatives in the Twin Cities

Through the lens of housing, immigration and planning initiatives, this section explores why the Twin Cities are desirable to refugees. The first section explores the Minnesota history of refugee resettlement, before narrowing in resettlement efforts in the Twin Cities. Finally, the section reviews the current planning landscape is impacting refugees and refugee housing in Minneapolis and Saint Paul.

4.1: Housing and Immigration in the Twin Cities

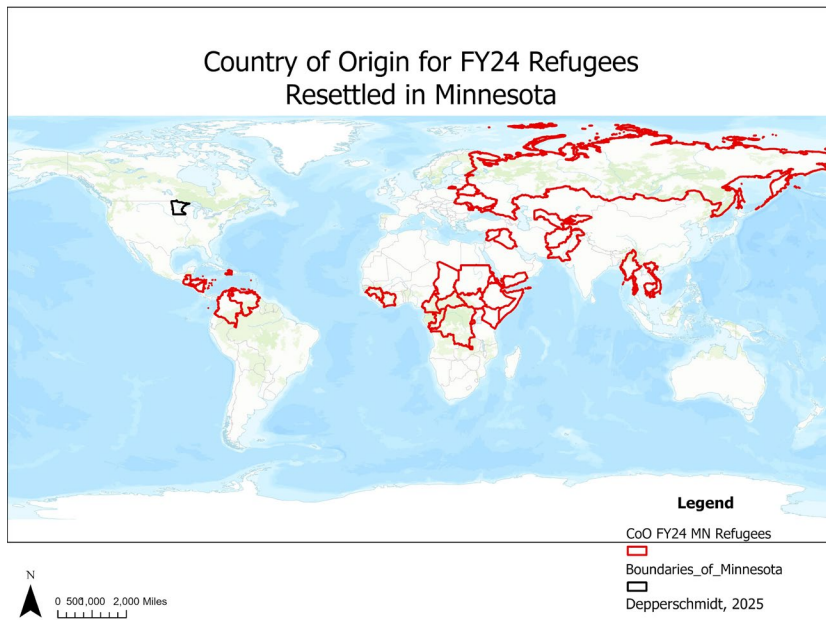
The State of Minnesota is commonly known for having a large refugee population. In the 20th century, the state welcomed Hmong, Karen, and Somali refugees by the thousands (Allen and Goetz, 2010, Harkins, 2012, & Shandy & Fennelly, 2006). In FY24, Minnesota resettled 2,990 refugees from 35 unique countries, with at least one country from each regional allocation. The location of Minnesota within the United States is shown in Figure 3. Figure 4 shows a map of country allocation for FY24 refugees. Resettling almost 3,000 refugees is no small feat and does not include secondary migrants. Secondary migrants are refugees who are initially resettled in another city or state and eventually move to a new city or state. All this begs the question, what is happening in Minnesota that's inviting refugees?

Figure 3 Location of Minnesota within the United States



(State of Minnesota, 2013)

Figure 4 FY24 Countries of Origin for Refugees Resettled in Minnesota



(Data source: Minnesota Department of Health, 2024)

According to prior research, refugees are attracted to Minnesota because of “good opportunities, abundant social services, and good educational and healthcare benefits” (Darboe, 2003 in Farah, 2016, pg. 3). Quality of life was also cited as a reason refugees are attracted to Minnesota (Farah, 2016). Minnesota is particularly unique in that the public school system allows students, including refugees, to attend public schools over the age of 21. This is at the discretion of each school district. Nonetheless, this is extremely unique (Harkins, 2012). The Minnesota public welfare system is quite robust. The following public welfare programs are available (Minnesota Benefits, n.d.):

- Food Assistance (SNAP): A debit-like card that can be used to buy groceries at stores and farmer’s markets.
- Cash programs: Cash that is provided to help individuals momentarily until he/she/they can support themselves. The following programs are available: Diversionary Work

Program, General Assistance, MN Family Investment Program, MN Supplemental Aid, Refugee Cash Assistance, and Tribal Temporary Assistance for Needy Families.

- Emergency assistance: Available to help with housing payments, including past due rents and utility payments to stop disconnections
- Housing support: This program is for adults 65 and older or adults with disabilities with low incomes, who may need extra support to stay housed in group settings or in the community.
- Childcare assistance: A program for parent(s) with a child 12 and under. It provides payment for a day of childcare so a parent can pursue employment or education.

A study published in 2024 showed that in 2022, Minnesota spent \$40,000 on welfare per person in poverty (Njolomole, 2024). This number accounts for 30% of Minnesota's direct general expenses. For context, the national and median state percentage of expenditure for public welfare was 24% (Njolomole, 2024). Should they meet the eligibility guidelines, refugees in Minnesota are eligible for the following public welfare programs: Food assistance, Refugee Cash Assistance, Emergency Assistance, Housing Support and Childcare Assistance.

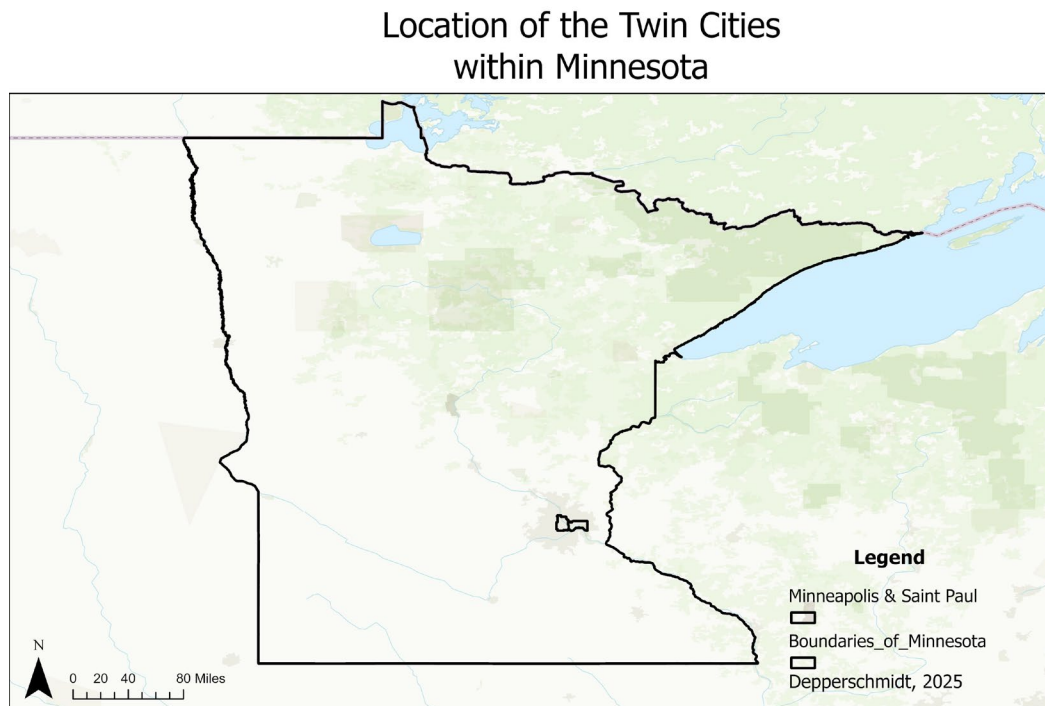
Minnesota also funds a Refugee and Immigrant helpline. This helpline can answer questions, connect individuals to resources and provide referrals to resettlement agencies. Helpline navigators can answer questions immediately in English, Spanish, Russian, and Ukrainian; or a translator can be dialed in if a caller does not speak those four languages. The helpline is run by the Department of Human Services (Minnesota Department of Human Services, n.d.).

Minnesota's Department of Employment and Economic Development routinely publishes a *Welcome Guide for Newcomers*. This guide is available in 5 different languages and provides

information on the following subjects: safety, employment services, legal services, food assistance, housing assistance, health care assistance, income assistance, education assistance, phone and internet services, transportation, identification, and additional state resources. If the guide is accessed on the website, an opportunity to enter one’s zip code will be provided and information can be tailored to one’s specific location (Minnesota Department of Employment and Economic Development, n.d.a).

However, prior studies noted that refugees were more attracted to Minneapolis and Saint Paul, MN (herein known as the Twin Cities) than any other location in Minnesota (Shio, 2006.). The Twin Cities has a “long and successful history of supporting resettlement of refugees” (Harkins, 2012, p. 186). The location of the Twin Cities in Minnesota is illustrated in Figure 5.

Figure 5 Location of Twin Cities in Minnesota

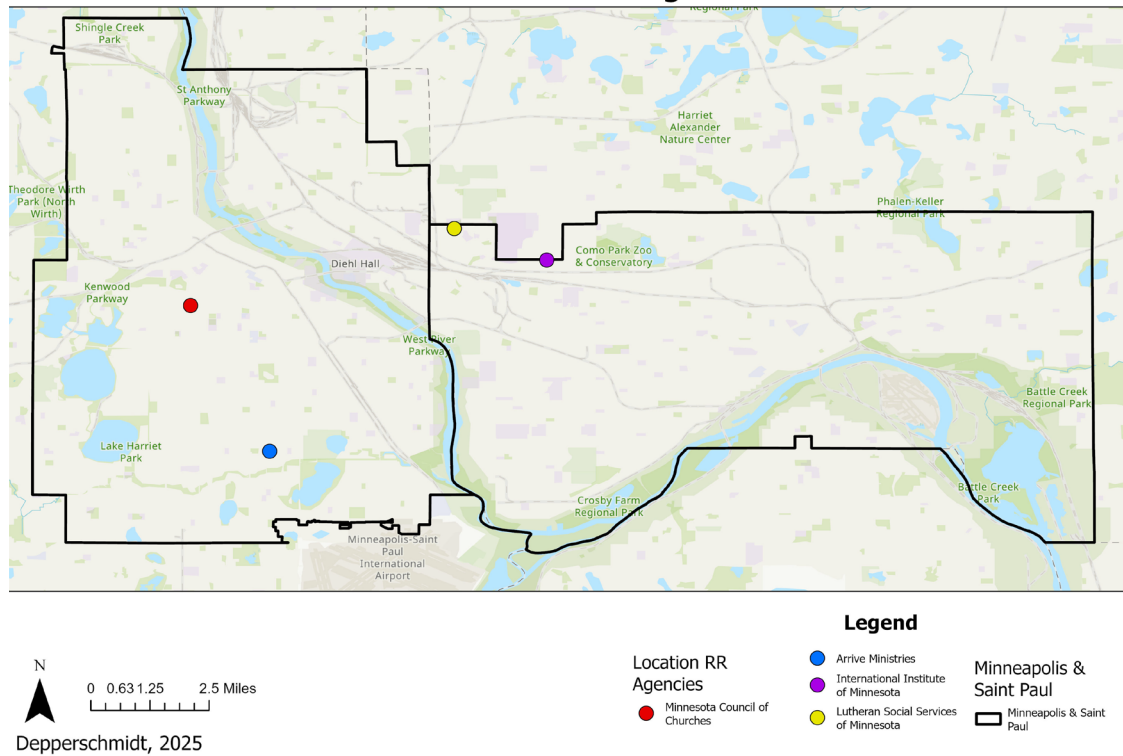


(State of Minnesota, 2013; City of Minneapolis, 2018; City of Saint Paul, 2022)

In combination with the four active resettlement agencies, the Twin Cities supports refugees through their robust charitable organizations, local volunteers, and expansive refugee community. Resettlement agencies help meet the needs of refugees, including finding housing, adjusting immigration status and connection with community and public services (Harkins, 2012). Research found that local churches are mainly responsible for furnishing the homes that refugees are first placed in (Harkins, 2012). Figure 6 shows the location of Twin Cities refugee resettlement agencies.

Figure 6 Location of Refugee Resettlement Agencies in Twin Cities

Location of Twin Cities Refugee Resettlement Agencies



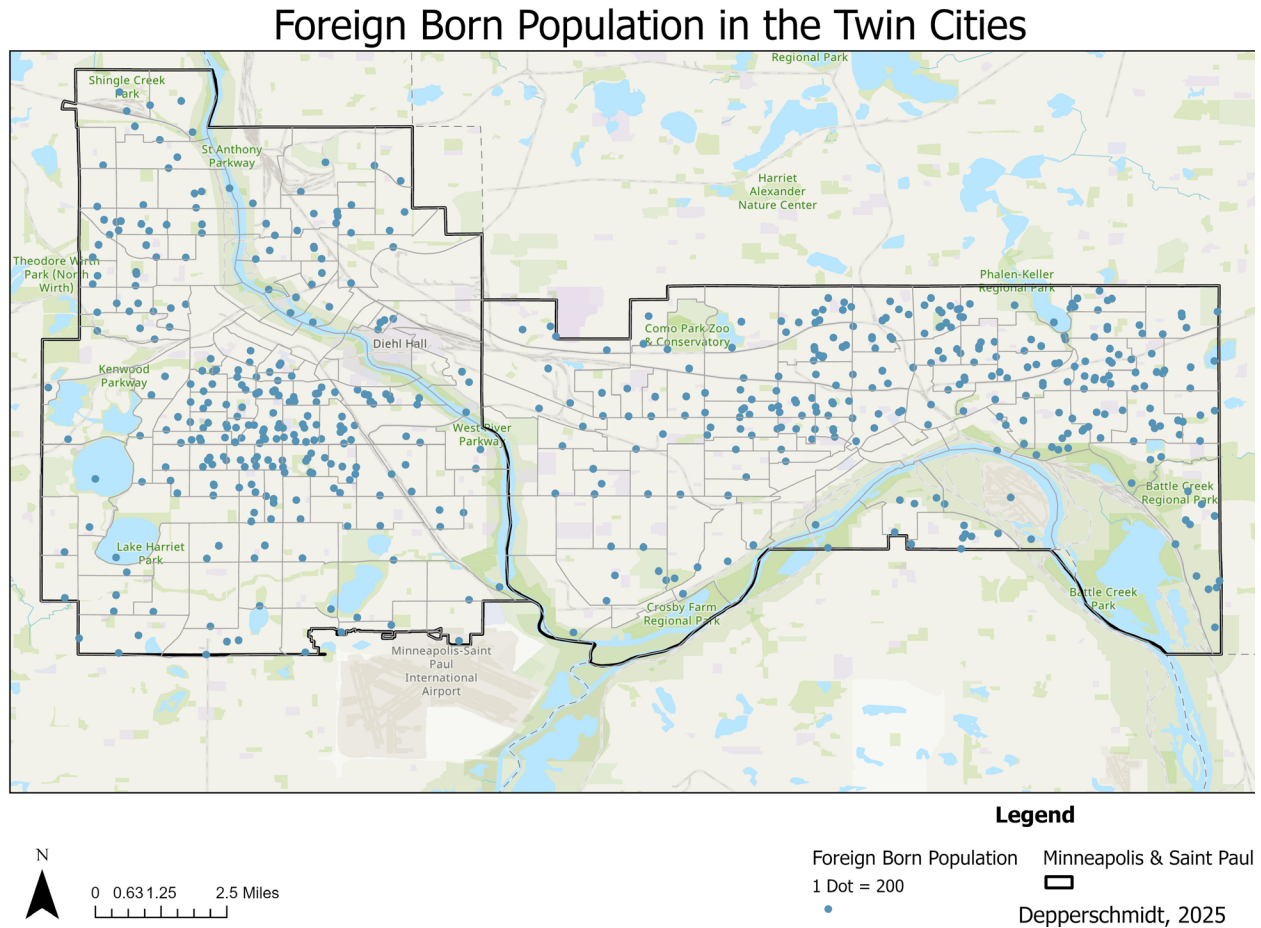
(“Arrive Ministries Who We Are,” n.d.; Minnesota Council of Churches, n.d.; Lutheran Social Services of Minnesota, n.d.; International Institute of Minnesota, n.d.)

Perhaps what drives refugees to the Twin Cities the most is the availability of jobs.

Refugees most commonly find themselves working in the meat and poultry industry. These jobs require little English, previous job skills, and pay an attractive wage (Shandy & Fennelly, 2016). According to the Minnesota Department of Agriculture, there are 9 businesses that slaughter and/or process meat and poultry products (Minnesota Department of Agriculture). The Minnesota Department of Employment and Economic Development hosts CareerForce, an employment service that helps connect Minnesota residents with available jobs. The CareerForce Migrant and Seasonal Farmworker Services can connect individuals to work in food processing. For refugees waiting for work authorization, English as a Second Language and job-related math, computer and reading education classes are available. Classes available include

English as a Second Language, work-related math, reading, writing and computer skills (Minnesota Department of Employment and Economic Development, n.db.). These employment opportunities and resources make the Twin Cities attractive to refugees.

Figure 7 Location of Foreign-Born Population in the Twin Cities



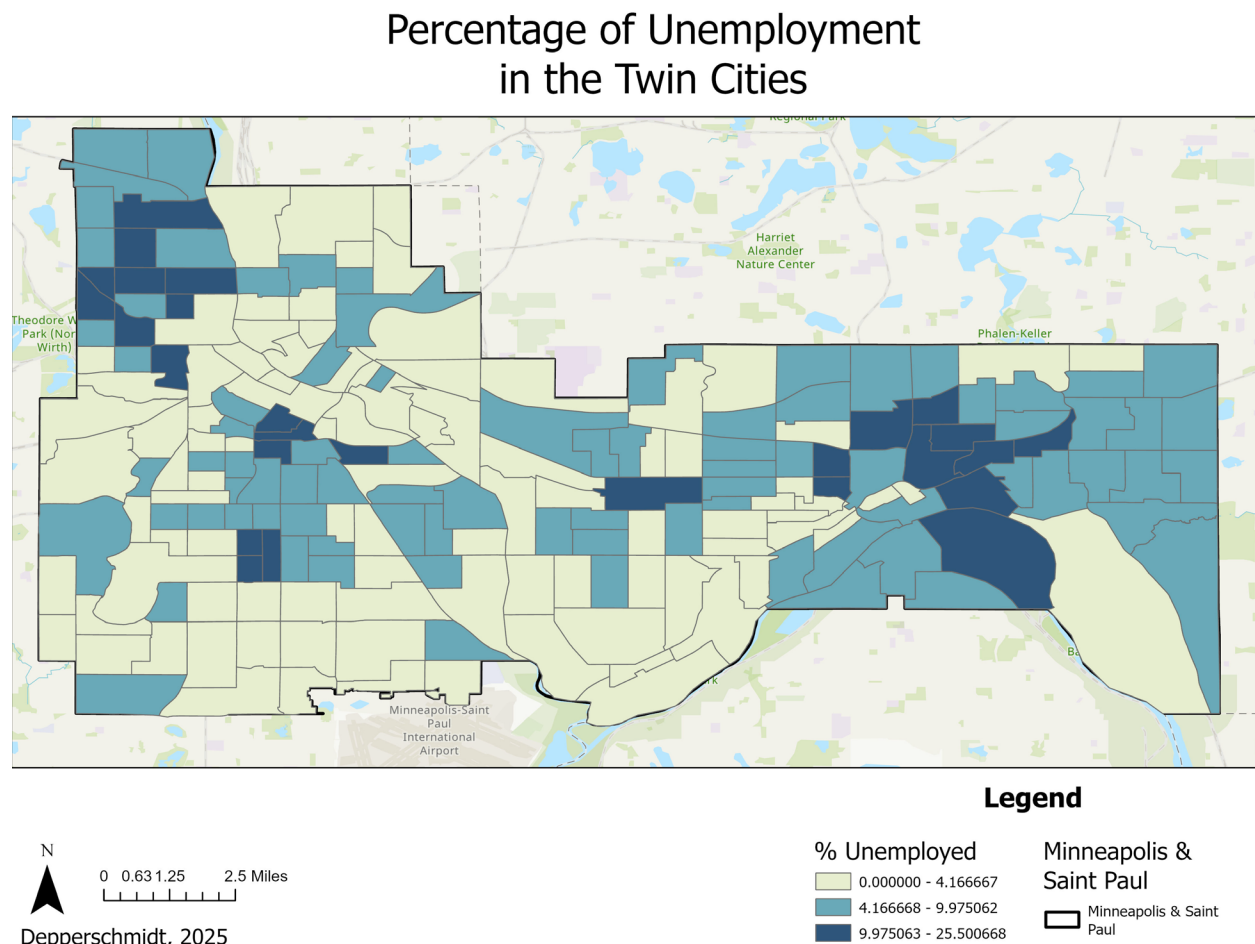
(U.S. Census Bureau, 2023b)

Figure 7 shows the distribution of foreign-born population throughout the Twin Cities. Data of resettled refugee location is not available. Foreign Born Population data includes refugees and immigrants. Given that this dataset is readily available, it was selected to provide an estimate of where refugees are most likely to live. The map shows that Foreign-Born Populations are distributed throughout the Twin Cities, with several points of concentration. Downtown and

Northwest Minneapolis and Northeast Saint Paul have a high distribution of foreign-born population.

The availability of jobs is further driven by the low unemployment rate. The Twin Cities boast a 4.7% unemployment rate (U.S. Census Bureau, 2022a). A higher unemployment rate is concentrated throughout Minneapolis and Saint Paul – Northwest Minneapolis and Northeast Saint Paul particularly. Northeast and Southwest Minneapolis and downtown Saint Paul have low unemployment rates. Figure 8 shows the distribution of unemployment rates within Twin Cities.

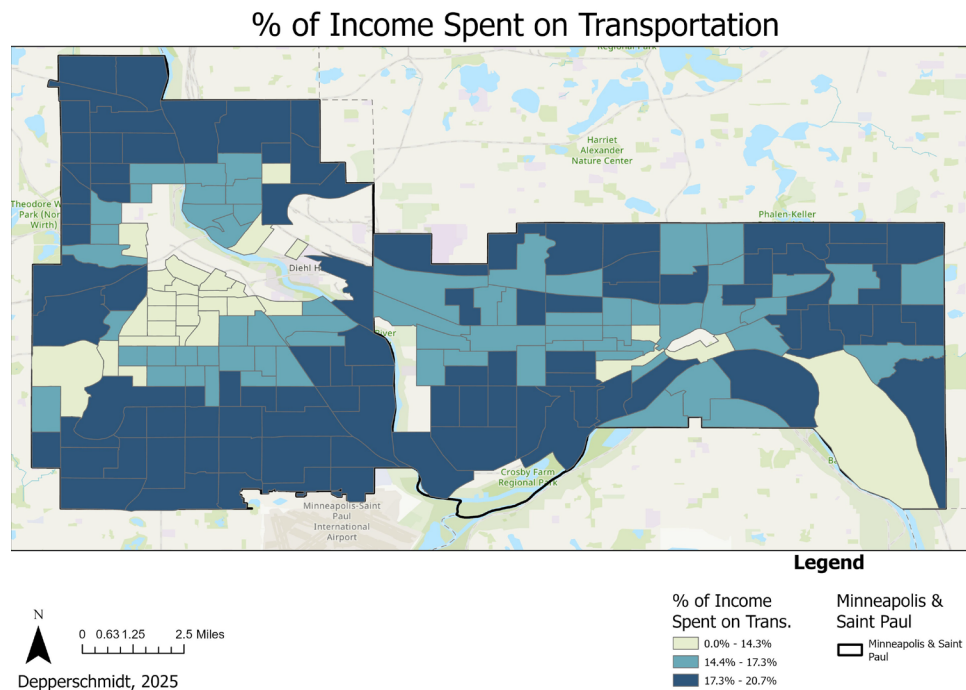
Figure 8 Percentage of Unemployment by Census Tract in Twin Cities



(U.S. Census Bureau, 2022a)

Twin Cities is a transit-oriented community. Residents can travel using cars, bicycles, buses, light rail, commuter trains, and paratransit. However, most residents report spending at least 14% of their income on transportation (Housing and Urban Development Exchange, 2025). This would indicate that most residents are using their personal cars for transportation, alluding that the minimum 14% spent on transportation is on car payments, insurance, gas, and regular maintenance. The cluster of residents that reported spending less than 14% of their income on transportation appears concentrated in downtown Minneapolis and Saint Paul. A comparison of the percentage of income spent on transportation (Figure 9) and the foreign-born population (Figure 7) shows an overlap. Downtown Minneapolis and Northeast Saint Paul both experience a lower percentage of income spent on transportation and significant foreign-born populations. Figure 10 illustrates the distribution of income spent on transportation.

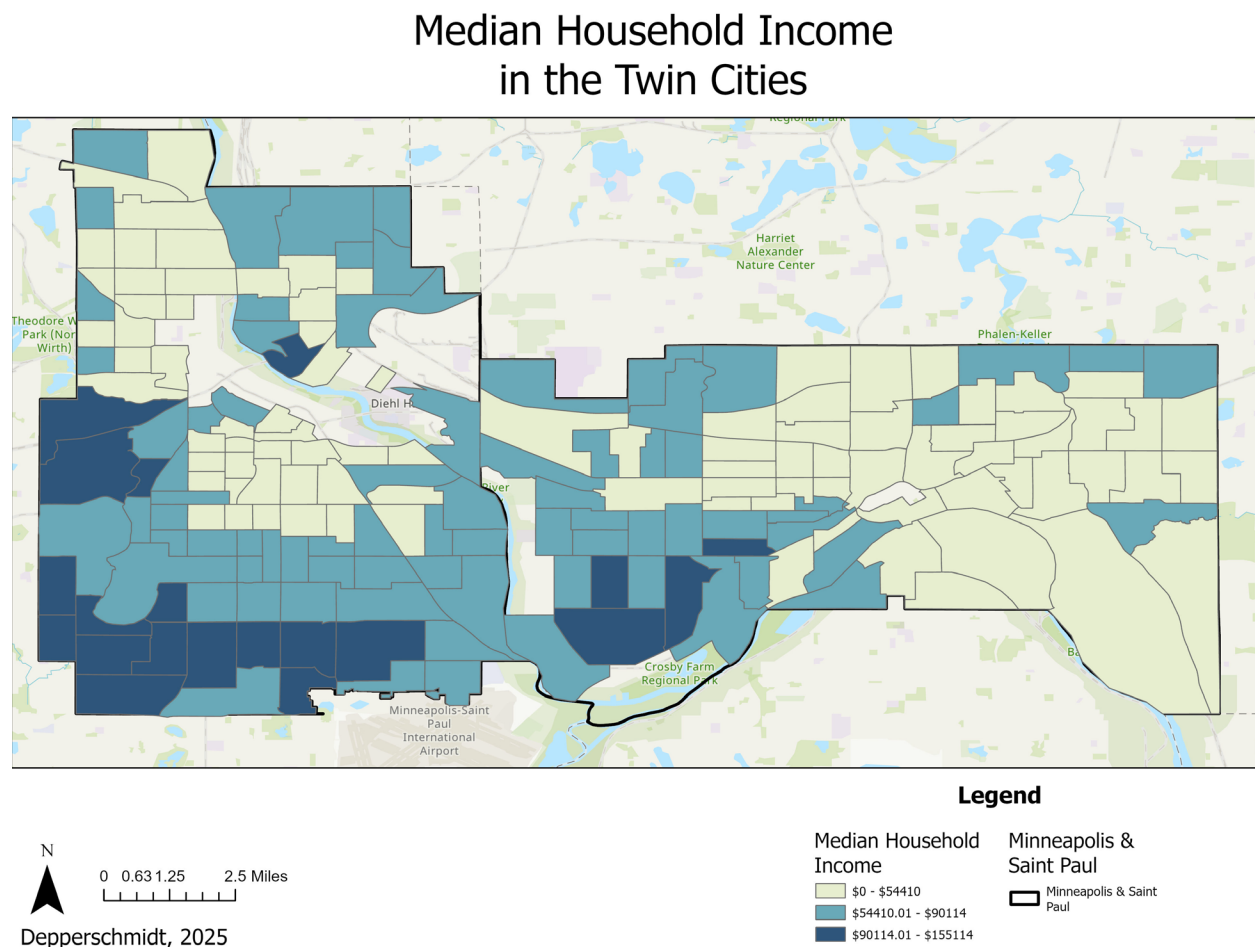
Figure 9 Percentage of Income Spent on Transportation by Census Tract in Twin Cities



(Housing and Urban Development Exchange, 2025).

The median household income for the Twin Cities is \$72,837 (U.S. Census Bureau, 2023a). Income distribution in Twin Cities is shown in Figure 10. As anticipated, income distribution follows unemployment percentage distribution; higher incomes are concentrated in areas with low unemployment percentage. Lower incomes are concentrated in areas with unemployment percentages and high foreign-born population (Figure 7).

Figure 10 Percentage of Income Spent on Housing in the Twin Cities

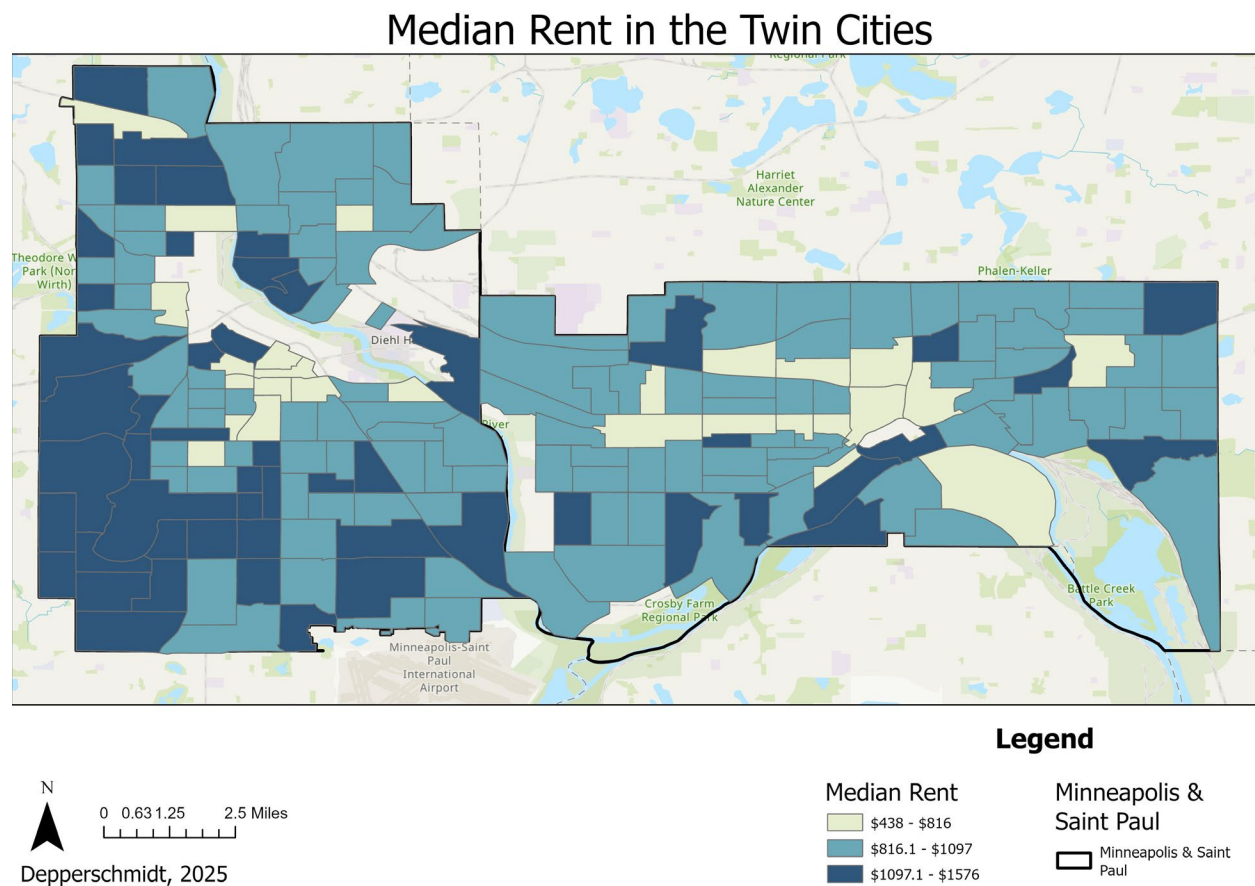


(U.S. Census Bureau, 2023a)

The median rent for the Twin Cities is \$1,143 (U.S. Census Bureau, 2018). Figure 11 displays higher rents concentrated in Southwest Minneapolis and Central Saint Paul. However, rent is high (between \$940 - \$1576) in Northeast Minneapolis. This area has a high

unemployment percentage and moderate household income. Rent prices vary between \$438 and \$1086 in Southcentral Saint Paul, this area has a high unemployment percentage.

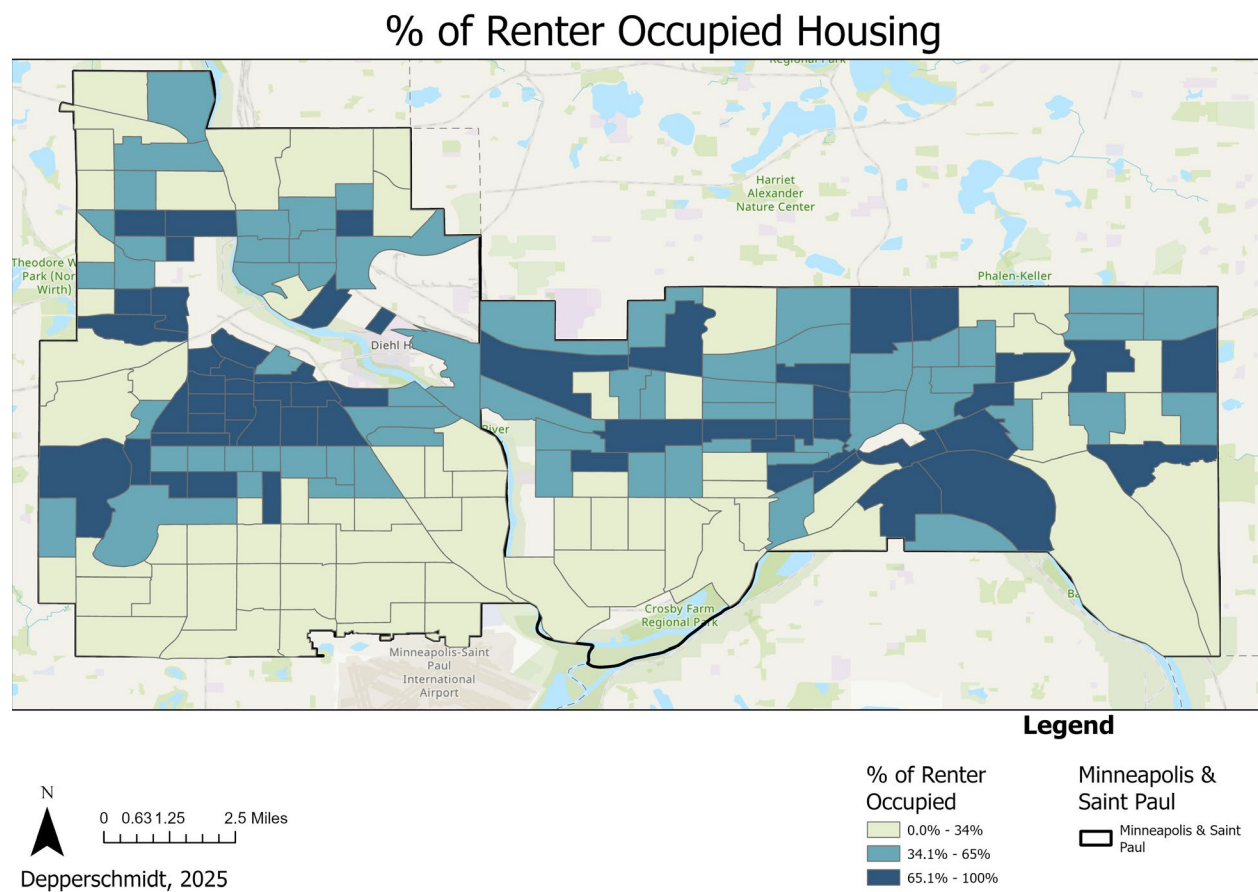
Figure 11 Median Rent by Census Tract in Twin Cities



(U.S. Census Bureau, 2018)

Figure 12 shows the spatial distribution of rental units throughout the Twin Cities. There is clearly a higher concentration of rental units in downtown Minneapolis, while other rental units are scattered throughout each neighborhood.

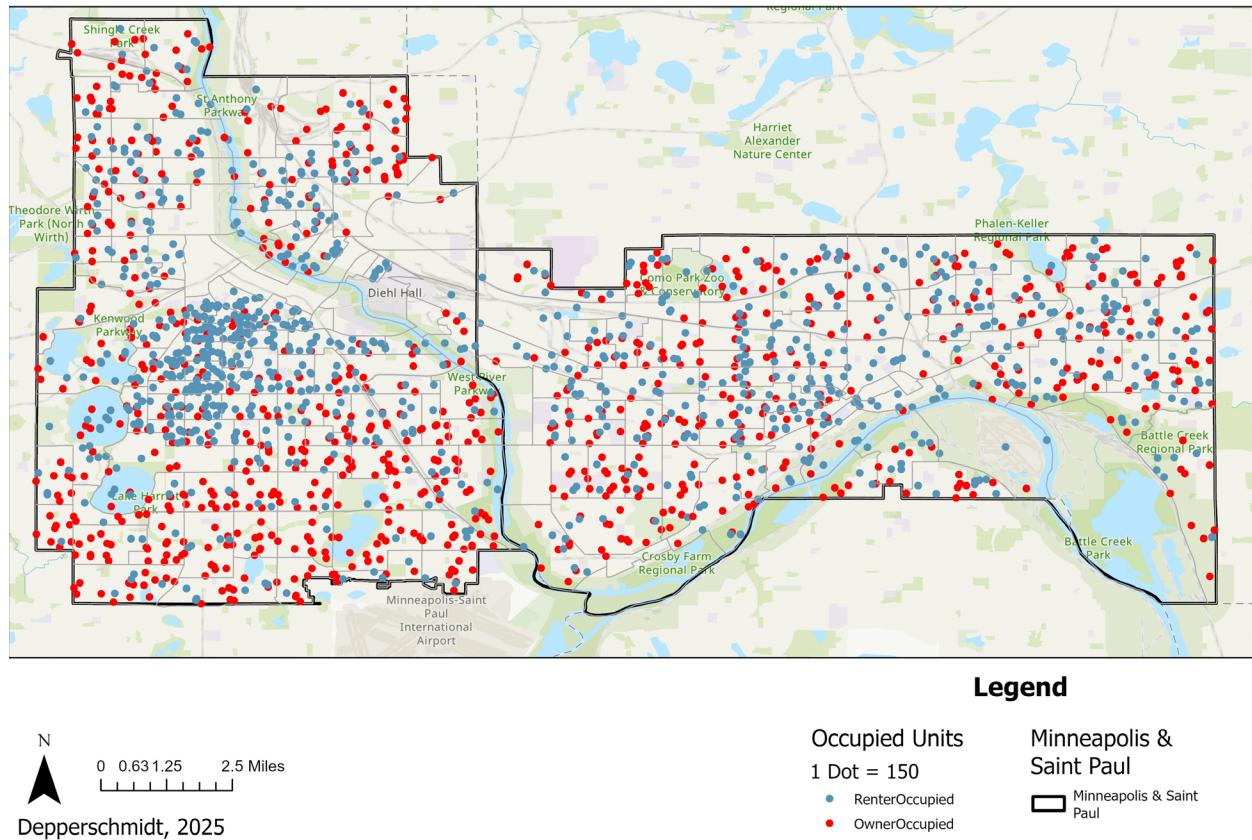
Figure 12 Rental Occupied Housing by Census Tract in Twin Cities



When rental housing units versus owner occupied units are compared, it's clear that the Twin Cities are dominated by owner units. Figure 13 supports this finding.

Figure 13 Rental vs. Owner Occupied Housing by Census Tract in Twin Cities

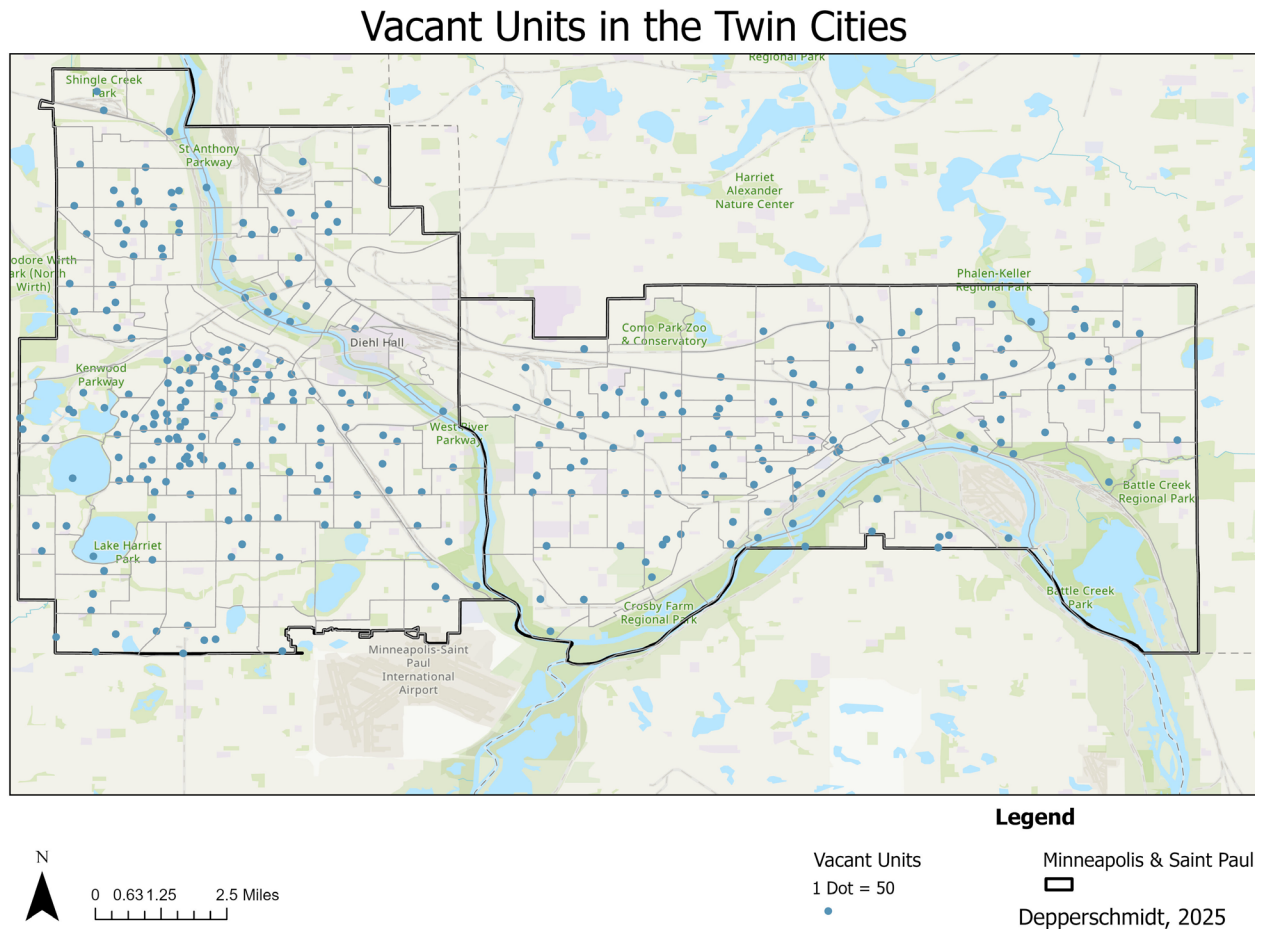
Rental vs. Owner Occupied Housing Units in the Twin Cities



(U.S. Census Bureau, 2022a)

Vacant properties are scattered throughout the Twin Cities. Figure 14 shows this allocation. A concentration of vacant properties can be found in central Minneapolis and Southcentral Saint Paul. Vacant properties can include properties that are unlivable.

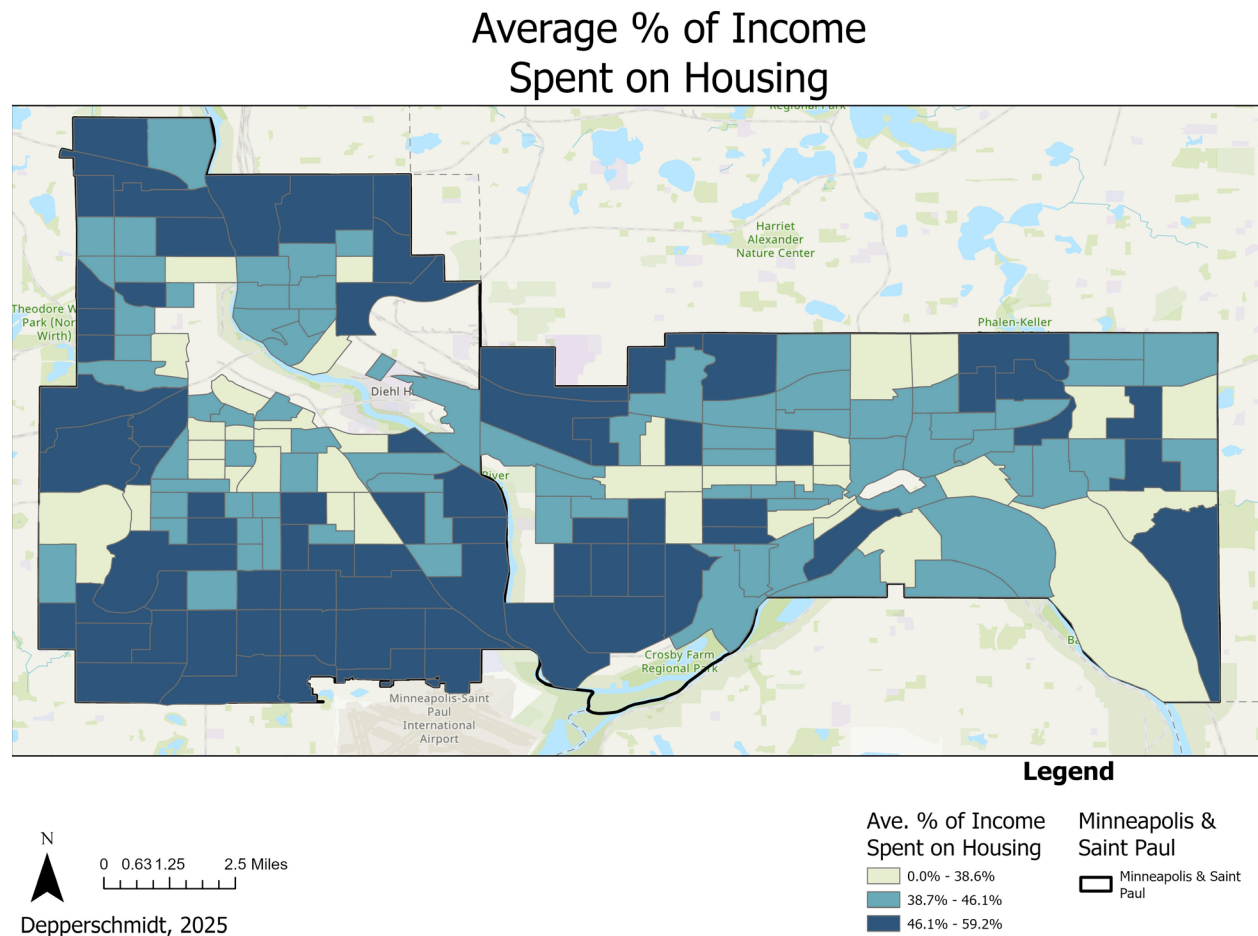
Figure 14 Vacant Housing Unit by Census Tract in Twin Cities



(U.S. Census Bureau, 2022b)

Despite being dominated by owner-occupied housing units, household affordability data shows that most Twin Cities residents spend over 50% of their income on housing. Households that spend over 50% of their income on housing are severely cost-burdened. Households not severely cost-burdened are still cost-burdened, spending 30% to 50% of their income on housing. Based on Figure 15, it's fair to assume that a significant share of Twin Cities residents are at minimum, housing cost burdened.

Figure 15 Average Percentage of Income Spent on Housing by Census Tract in Twin Cities



(Housing and Urban Development Exchange, 2025).

4.2: Planning in Minneapolis

Comprehensive Plans are, at minimum, a decade long planning document that lays out the future of a city, region, or area. This large document covers things such as housing, transportation, infrastructure, employment, and parks and recreation; hence why it is called a comprehensive plan. Public engagement is a key part of the comprehensive planning process. Public engagement allows residents to voice their opinions on the future of their community. The timeline in which a comprehensive plan must be updated depends on state and/or local laws. For Minneapolis, the Comprehensive Plan must be updated every 10 years. In 2018, the Minneapolis

Planning Department began working on their 2040 Comprehensive Plan. Plan implementation officially started January 1st, 2020. The 14 goals and subsequent policies contained in the Plan are lofty and ambitious. Notable policies include ending single-family zoning, increasing diversity in housing options and reducing racial disparities by investing in education, small business support and support systems that retain talent and well-paying jobs (City of Minneapolis, 2018b).

Public engagement for Minneapolis 2040 lasted two years. Throughout the public engagement process, it was acknowledged amongst planning staff that people of color, renters, individuals from low-incomes and people of indigenous communities had been underrepresented in the planning process. Planners worked to overcome this inequity by focusing on engagement methods that were meaningful, relevant, accessible, inclusive and equitable. Engagement occurred via community workshops and dialogues, street festivals, artist-designed engagement, online engagement, meeting-in-a-box, and tweet with a planner (City of Minneapolis, n.d.). The Minneapolis Planning Department did not directly engage with refugee resettlement agencies during the public engagement phase. However, immigrant communities were a focus and during their engagement with them, is where the department learned more about housing issues facing the community.

The City of Minneapolis has an Immigrant and Refugees Affairs office. This office is responsible for advising nonprofit service providers and city and community leaders on issues facing immigrant and refugee communities. The goal of the office is to “share information about immigration law and policy, equip you to protect and defend your rights, and create and connect you with a system of support” (City of Minneapolis, Immigration & Refugee Affairs Office). The Director of Immigrant and Refugee Affairs was unavailable for comment or interview. The

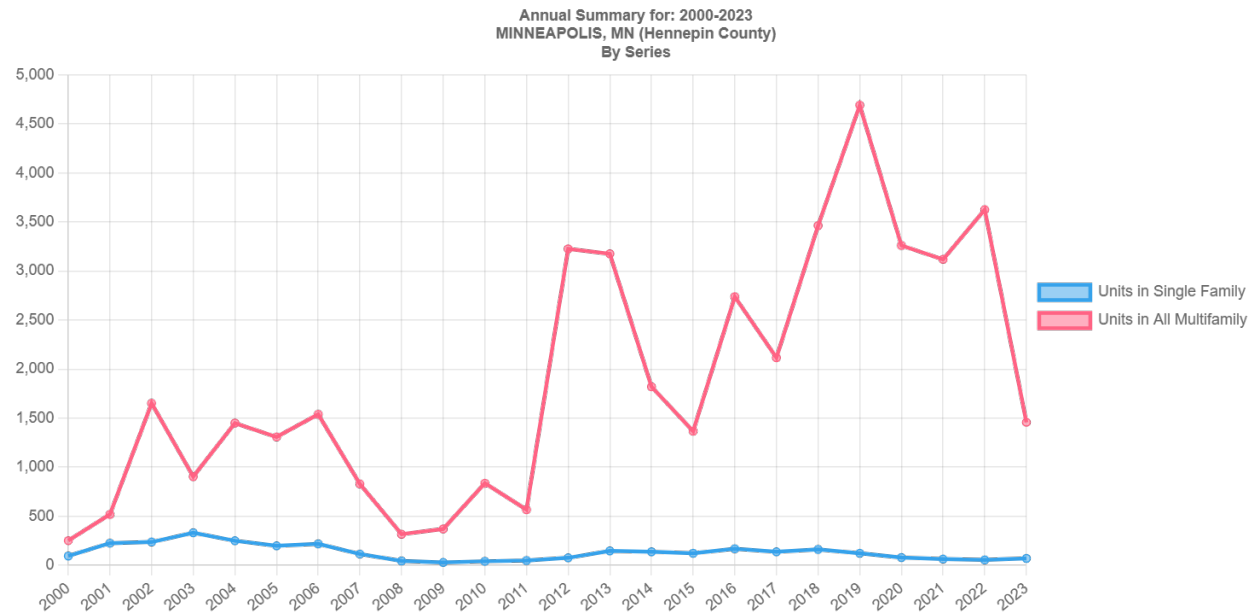
Planning Department could not confirm or deny if they collaborated with the liaison during the comprehensive planning process (City of Minneapolis, n.d.). Based on the available information of the Refugee Affairs office and the dedication of the planning staff to include refugees in public engagement, it can be assumed that the barriers resettlement agencies face when placing refugees in housing is already well known.

Perhaps the biggest undertaking of Minneapolis 2040, is the elimination of single-family zoning. Land that was previously zoned for single families, now could be used for up to three dwelling units. Prior to this change, single family zoning accounted for 70% of Minnesota land use (Infranca, 2022). Single family homes are one dwelling unit that reside on a lot. This type of zoning is extremely common; it fulfils the American Dream of a house with a porch-swing, white picket fence and children playing in the yard. Behind this picturesque dream lies a darker history. Single family zoning has been proven to exclude people of color and low income (Wegmann, 2020). This type of zoning increases home value and creates uniformity in physical neighborhood character (Manville et al., 2020). Single-family homes are built for the middle-class (Wegmann, 2020), “It makes it harder for people to access high opportunity places, and in expensive regions it contributes to shortages of housing, thereby benefiting homeowners at the expense of renters and forcing many housing consumers to spend more on housing” (Manville et al., 2020 p. 106). The elimination of single-family zoning is expected to increase density-development and decrease the cost of housing.

Reviewing building permit data from before the elimination of single-family zoning can provide contextual information. The data and graphs below examine building permit data in Minneapolis from 2001 to 2023. Annual permit data is only available beginning in 2001 and up until 2023.

Since 2001, multi-family building permits have significantly outweighed single family building permits. This suggests that Minneapolis's housing has trend towards multifamily.

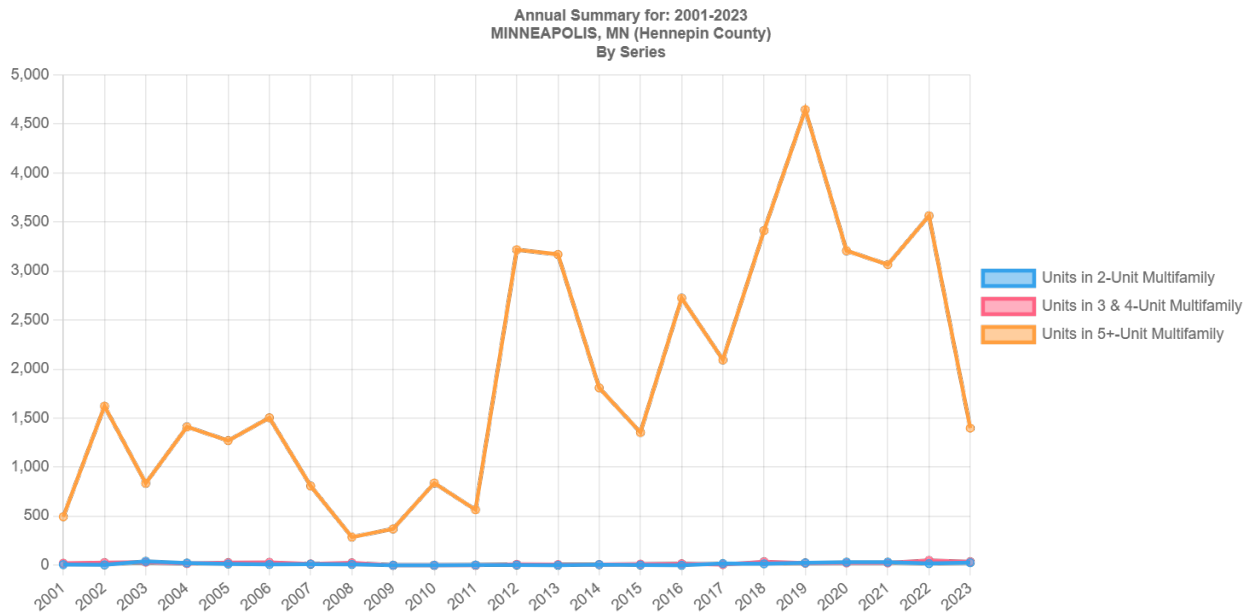
Figure 16 Annual Summary of Minneapolis Multi-Family and Single-Family Building Permits from 2001 to 2023



(U.S. Department of Housing & Urban Development (2025a))

5+ unit multi-family permits have historically been more popular.

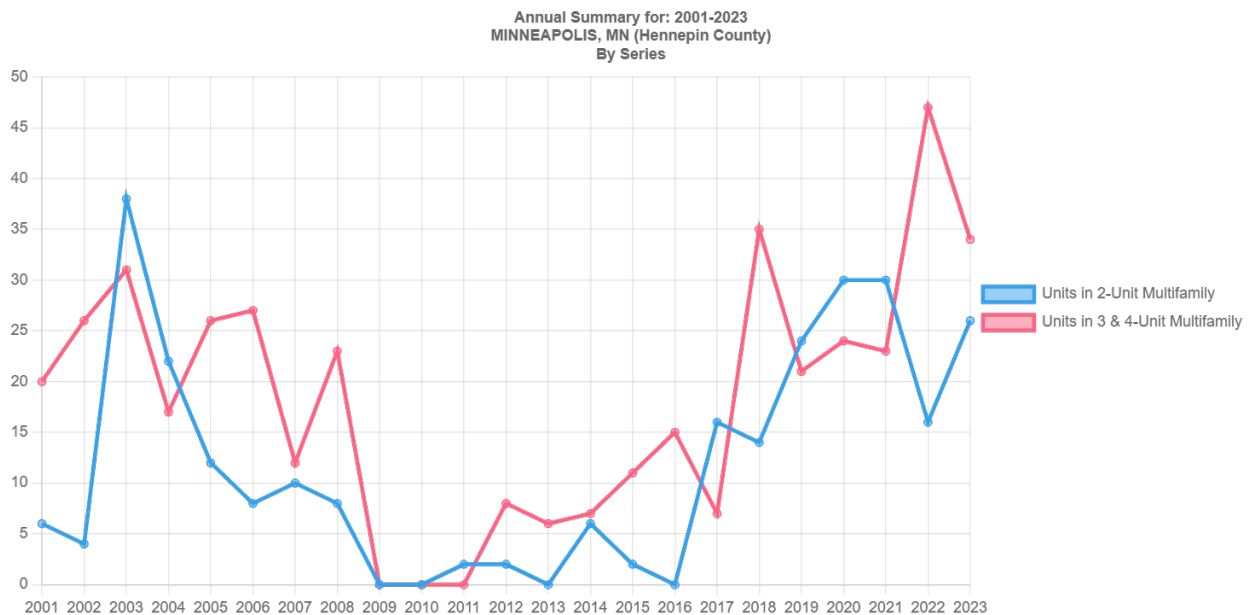
Figure 17 Annual Summary of Minneapolis Multi-Family Building Permits by Type from 2001 to 2023



(U.S. Department of Housing & Urban Development (2025b))

We only see an increase in an increase in 2-3 unit building permits after 2020.

Figure 18 Annual Summary of Minneapolis 2 Unit and 3 & 4 Unit Building Permits from 2001 to 2023



(U.S. Department of Housing & Urban Development (2025c))

Minneapolis 2040 further removes development barriers by eliminating parking requirements and maximum density requirements. The Minneapolis Public Housing Authority Family Expansion project is a good example of a program that has taken advantage of these changes. The Family Expansion project included 16 two and three-story buildings, totaling 84 housing units, throughout Minneapolis. Each unit was near public transit, green space, trail systems and had accessibility to education, employment and commercial amenities and powered by solar panels. Multiple financing tools were used to fund the project, including tax-exempt bonds and 4% low-income housing tax credits. The zoning change allowed this project to shift from single-family homes to multi-family units.

Any pushback Minneapolis faced any backlash from developments and landlords regarding the removal of single-family zoning was project-specific, rather than generalized backlash. Much of the policy work included in Minneapolis 2040 was meant to clear up the development process, for both developers and stakeholders. This increased visibility has led to a degree of predictability for stakeholders and fewer discretionary decisions made in the development review process. Should a development not align with Minneapolis 2040, a plan amendment must be completed. This lengthy process is typically avoided, but developers may push for this amendment to complete their projects as planned.

Upon reviewing the 2040 Comprehensive Plan and building permit data, the elimination of single-family zoning is slowly having a positive impact on available housing.

4.3: Planning in Saint Paul

Like Minneapolis, Saint Paul adopted their 2040 Comprehensive Plan in 2020. The Saint Paul for All 2040 Comprehensive Plan signifies Saint Paul as a land of opportunity for everyone, regardless of age, race, ethnicity, gender or sexual orientation. Saint Paul for All focuses on

equity, community, public health and aging, resiliency and urban design. The plan calls for a housing study to discover ways Saint Paul can allow more neighborhood-scale housing. Entitled, 1-4 Unit Housing Study, the study examined zoning regulations for one-to-four-unit dwellings (Saint Paul Minnesota, 2024). The city declined to answer any emails or calls regarding this study and process.

Prior to this study, Saint Paul was experiencing a record-high population count and a housing crisis. Health rental markets carry a minimum 5% vacancy rate. In 2019, Saint Paul had a 4.4% vacancy rate. From 2000 to 2017, duplexes decreased by 17% and triplexes and fourplexes decreased by 11%. This led single-family units to make up 54% of the housing supply. Simultaneously, 22.5% of renters were cost-burdened and 25% of renters were severely cost-burdened (Saint Paul Minnesota, 2024). A brief look at the zoning code showed that building duplexes, triplexes and quadplexes was difficult under the code. Of Saint Paul's 67% land area, 72% of the land allows for detached, single-family homes (Saint Paul Minnesota, 2024).

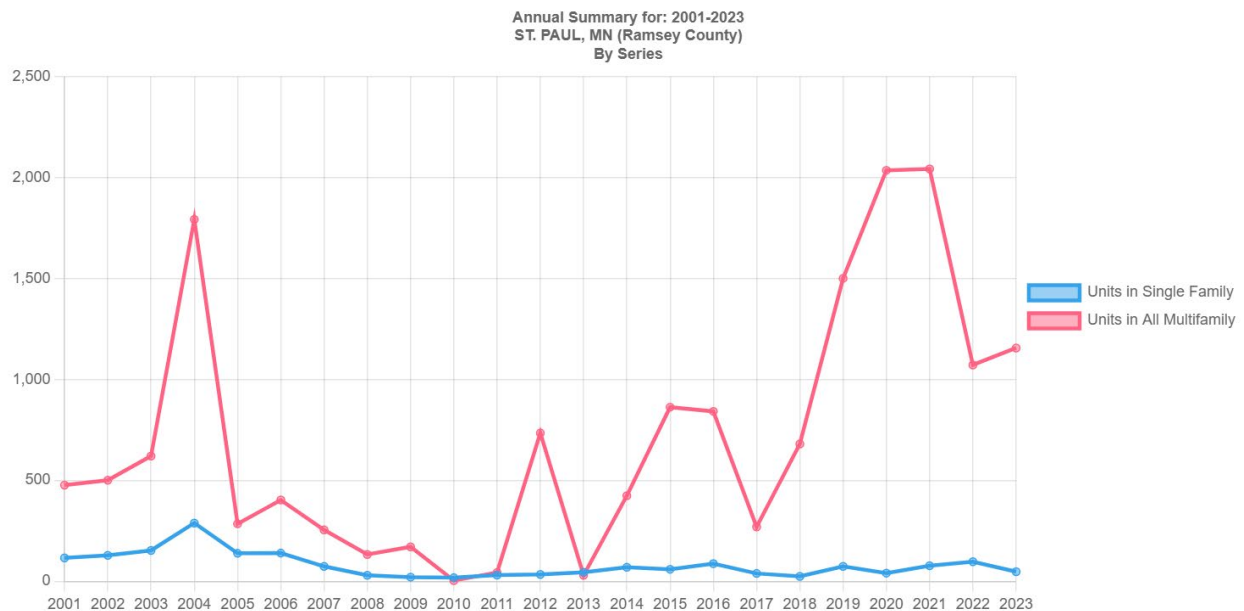
Findings of the 1-4 Housing Unit Study led to several zoning amendments. One amendment allows for "duplexes, triplexes, fourplexes, accessory dwelling units, townhomes and cluster developments to be built in every part of the city" (Baker, 2023). A second amendment was passed to allow for density bonuses for homeowners earning 80% of the area median income or for renters earning 60% of the area median income. Two additional dwelling units are now allowed per lot (Saint Paul Minnesota, 2024).

Comparing and contrasting building permit data from before and after these zoning changes can help determine their impact. The data and graphs below examine building permit

data in Saint Paul from 2001 to 2023. Annual permit data is only available beginning in 2001 and up until 2023.

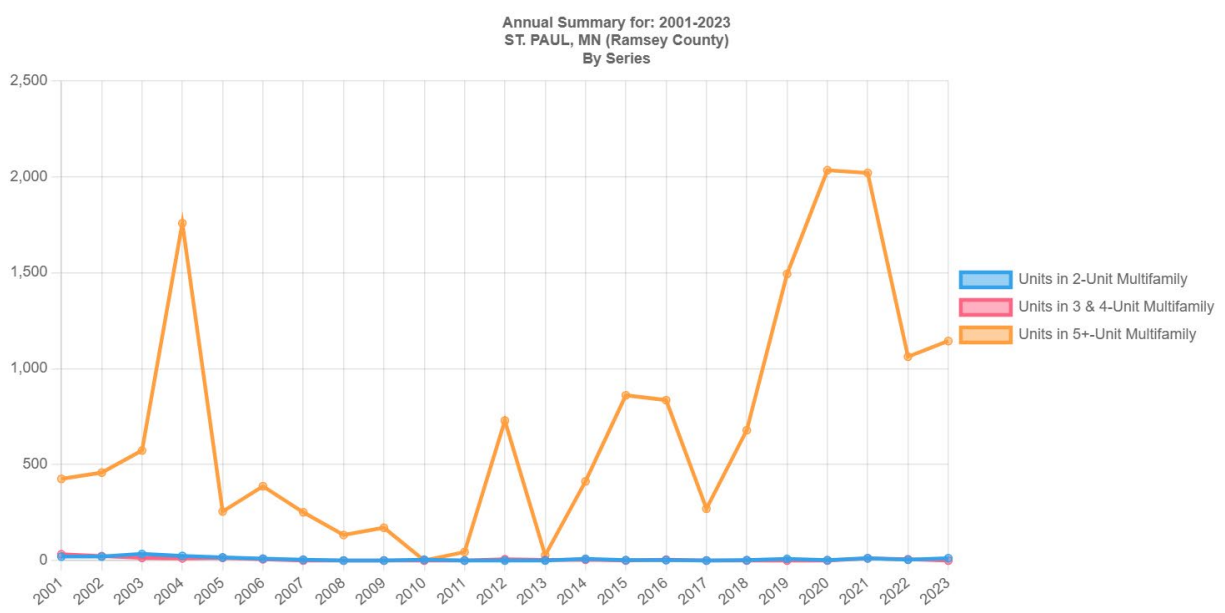
Figure 19 illustrates the changes in single family and multi-family building permits from 2001 to 2023. Single-family permits appear consistent over time, however, multi-family permits are unpredictable and experience highs and lows. In 2021, multi-family permits see a large spike to over 2,000 permits. The spike occurs after the passage of the 2040 comprehensive plan but before the new zoning amendments (Baker, 2023). After zoning changes, multi-family permits plummet to less than 1,500 in 2022 but slightly increased in 2023. Figure 20 takes a closer look at the types of multi-family permits. It's clear that the 5+ multi-family building permits are consistently popular.

Figure 19 Annual Summary of Saint Paul Multi-Family and Single-Family Building Permits from 2001 to 2023



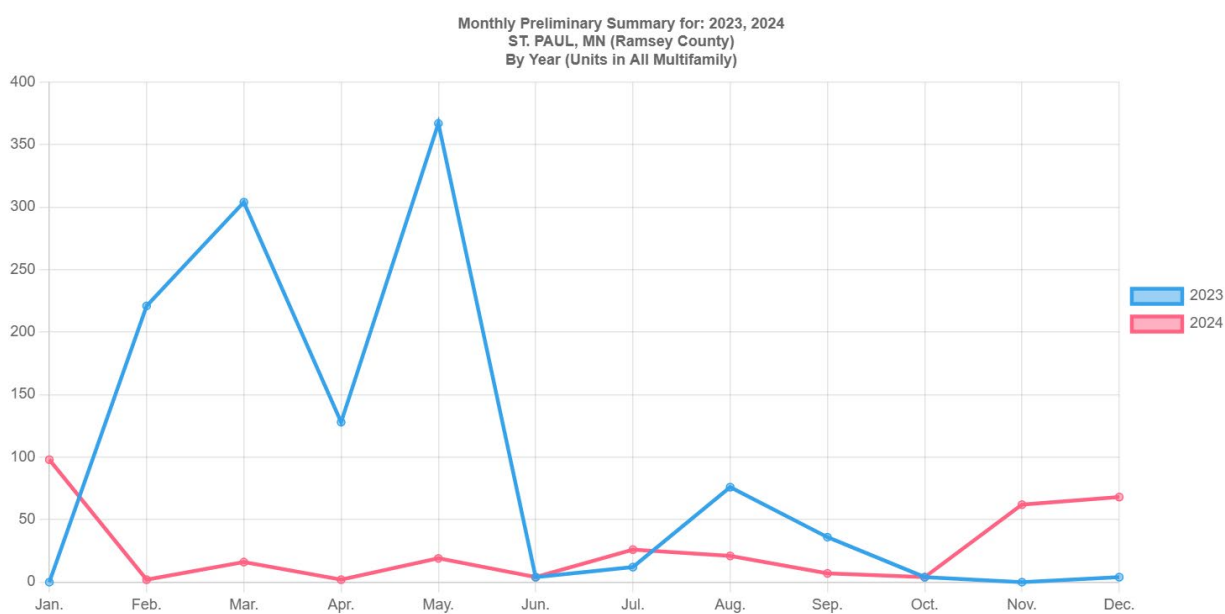
(U.S Department of Housing & Urban Development, 2025d)

Figure 20 Annual Summary of Saint Paul Multi-Family Building Permits by Type from 2001 to 2023



(U.S Department of Housing & Urban Development, 2025d)

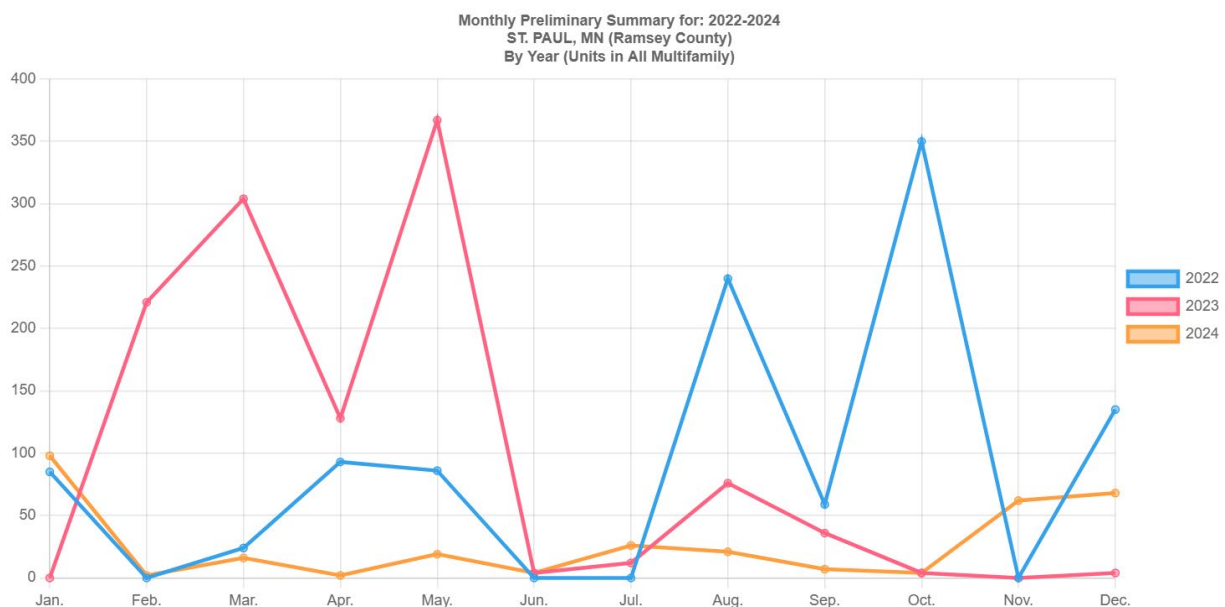
Figure 21 Annual Summary of Saint Paul Multi-Family Building Permits by Type from 2023 to 2024



(U.S. Department of Housing and Urban Development, 2025f)

When comparing preliminary monthly building permit data from before zoning amendments (2022) to after the zoning amendments (2023 to 2024), we can see that there was an initial spike in multi-family permit applications. Figure 22 shows this spike. Though applications tapered off in 2024. It is too early to determine the impacts of these zoning amendments.

Figure 22 Monthly Preliminary Summary of Saint Paul Multi-Family Building Permits by Type from 2022 to 2024



(U.S. Department of Housing & Urban Development, 2025g).

Separately, Saint Paul also passed a rent stabilization ordinance. To address affordable housing, rent in Saint Paul cannot be increased more than 3% in a twelve-month period, with some exceptions. If a landlord wishes to increase rent more than 3%, they must submit an exception request to the city and this request must exception requirements. Saint Paul has made great strides in making housing affordable, as seen by the changes to the zoning code and rent stabilization ordinance.

An overview of housing, immigration and planning initiatives in the Twin Cities was necessary before conducting research. The following chapter details findings from interviews, program analysis and a research trip to the Twin Cities.

Chapter 5 - Study Findings and Discussion

The initial aspiration of interviewing every resettlement provider, community organization and both public housing authorities was ambitious. Despite many attempts at contacting everyone, only a handful of responses were obtained. Below outlines the findings from interviews or correspondence with resettlement agencies, service providers, public housing authorities and the City of Minneapolis. I also completed an in-person research trip to the Twin Cities.

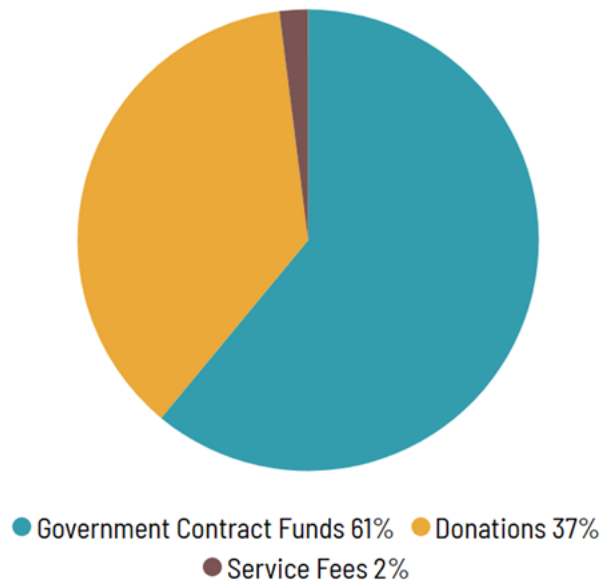
5.1: Welcoming Community

Four active refugee resettlement agencies were identified in initial research, Lutheran South Service of Minnesota, International Institute of Minnesota, Minnesota Council of Refugees, and Arrive Ministries. Despite many attempts, I was only able to interview Clare, a housing coordinator at Resettlement Agency #1 (real names are not used to maintain anonymity).

Resettlement Agency #1 has been resettling refugees in Twin Cities, Rochester, St. Cloud and Willmar, MN since 1988. In 27 years, the organization has resettled over 12,000 refugees. In Fiscal Year 2024, this agency resettled 500 refugees. Their target for fiscal year 2025 is 550 refugees.

Refugees receive the following services from the resettlement agency: reception and Placement, employment, immigration legal services, education classes, and volunteer support. These services are provided thanks to three funding sources: government contract funds, donations, and service fees. Figure 23 shows the distribution of their funding by sources. In her interview, Clare revealed that in anticipation of the second Trump Presidency, the agency has been diversifying their funding. This has included expanding programming or finding outside funders.

Figure 23 Resettlement Agency #1 Funding Sources



(Source: interview with Resettlement Agency #1)

The reception and placement program provided by the agency is the same as the program required by the Office of Refugee Resettlement. Currently, resettlement agencies receive \$1,250 per refugee to provide things like housing, food, any necessary clothing, household necessities, etc. This number just recently increased after three years from \$1,125. Agencies must spend at a minimum of \$1,250 per refugee. For example, a family of 6 would receive \$7,500 in Reception and Placement money ($\$1,250 \text{ per refugee} \times 6 = \$7,500$). Reception and Placement money is a onetime payment. In the example of a refugee family of 6, the \$7,500 will need to last them their entire R&P period (90 days). Unless stated otherwise in the funding agreement, additional local or state funding agencies may receive can be spent during this time too.

As part of the Reception & Placement program, refugees are placed in housing. Clare's job as Housing Resource Coordinator is to place refugees in housing. Based on her experience, Clare credits the immigrant-friendly vibe of Minnesota and Minneapolis for helping her place

refugees. She has found that most people, including landlords, want to help, it's just a matter of knowing how they can.

In November 2024, I traveled to the Twin Cities to conduct in-person observation and research on refugee housing. During my trip, I visited two well-known ethnic communities, Phillips and Little Mekong. Both neighborhoods are known for being multicultural and home to diverse food and shopping options. Within those ethnic communities, I focused my time on the Midtown Global Market and Lake Street (Phillips neighborhood) and Hmongtown Marketplace and Frogtown Community Center (Little Mekong neighborhood).

My first trip was to the Midtown Global Market, positioned in the Phillips neighborhood of Minneapolis. Located in the Midtown Exchange building on Lake Street, this international market sells ethnic food and groceries. Lake Street is known for its collection of businesses and restaurants from all around the world. Historically, the street has been called the “Mall of America.” The Lake Street Council works to keep the area vibrant through business programming, supporting public art, and hosting events to bring locals to the area (Lake Street Council, n.d.).

Inside the Midtown Market, the food and grocery stalls were bustling, various languages could be always heard, and items for sale were relevant to many ethnic communities. Images 1 through 3 show vendor stalls and the indoor entrance to the market.

Image 1 Vendor Stall in Midtown Market



Image 2 Market Vendor Hall in Midtown Market

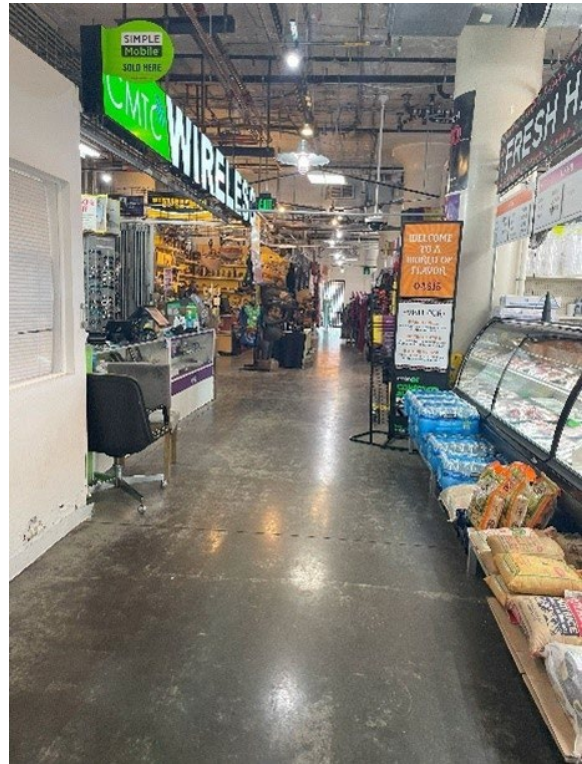


Image 3 Indoor Entrance to Midtown Market



(Photos by Author, 2024)

Also located in the Midtown Exchange building are apartments, a hotel, an immigration law office, the Somali Museum, Hennepin County Service Center, and the offices of a nonprofit healthcare provider. A quick walk around the building reveled signs in multiple languages and individuals of many ethnicities utilizing available services. These available amenities are photographed in Images 4 through 6.

Image 4 Somali Museum in Midtown Exchange Building



Image 5 Immigration Lawyer Office in Midtown Exchange Building



(Photos by Author, 2024)

Image 6 Multi-Language Sign in Midtown Exchange Building



(Photo by Author, 2024)

The market and Lake Street are accessible by bus, light rail and car. Image 7 shows Lake Street from outside the Market. Immediately outside the Market entrance is a bus stop. Located one block East of the market is the Division of Indian Work and Minneapolis Council of Churches (viewable in Image 8). The Division of Indian Work hosts program and provides resources for American Indians in the Twin Cities areas. However, the Minneapolis Council of Churches provides drop-in services for unhoused neighbors, youth programming focusing on STEM, culturally appropriate support for individuals in recovery and food distribution (Greater

Minnesota Council of Churches, n.d.). A quick walk up and down the street showed that businesses and services are catered to neighborhood social service needs.

Image 7 Intersection in Phillips Neighborhood, Minneapolis, Minnesota



(Photo by Author, 2024)

Image 8 Second Intersection in Phillips Neighborhood, Minneapolis, Minnesota



(Photo by Author, 2024)

Nearby housing was a combination of single-family and multi-family. Single family homes appeared to need physical upkeep, but apartments appeared well-kept. Housing options are shown in Images 9 and 10.

Image 9 Multifamily Housing in Phillips Neighborhood, Minneapolis, Minnesota,



(Photo by Author, 2024)

Image 10 Single Family Housing in Phillips Neighborhood, Minneapolis, Minnesota



(Photo by Author, 2024)

Construction to improve street and pedestrian safety, ADA accessibility, bikeway connections, and bus stops have been occurring throughout 2024. Additionally, a new community health clinic, One Southside, is being built on Lake Street (viewable in Image 11). This clinic will offer extended hours to cater to community needs. Services will include primary care, dental, behavioral health, optometry, mammography, x-ray, and laboratory services, all under one roof (Southside Community Health Services, n.da.). One Southside will accept private health insurance, self-pay, payment via a sliding fee scale based on federal poverty guidelines, Medicare, Medical Assistance, Minnesota Care, and Qualified Health Plans (Southside Community Health Services, n.db).

Image 11 Construction of One Southside in Phillips Neighborhood, Minneapolis, Minnesota



(Photo by Author, 2024)

Lake Street has, and continues to become, an area dedicated to serving the needs of its diverse residents. The street is practically a one-stop shop for residents, providing food, grocery, transportation, housing, healthcare, and social services all within a 5-mile radius. Refugees who live in this neighborhood are extremely well-connected to the local ethnic community and all their basic needs are easily met.

My second stop was to the neighborhood of Little Mekong in Saint Paul. Little Mekong was established by the Hmong people in the 1970s. Since then, the neighborhood has become home to people seeking refuge from countries bordering the Mekong River, including Cambodia, China, Laos, Thailand and Vietnam (Visit Saint Paul, n.da.).

My first stop was the Hmongtown Marketplace. In the summertime, this marketplace is bustling with outdoor food stalls and markets, in addition to their 100-stall indoor marketplace (Visit Saint Paul, n.d.b). My walk around the market revealed ethnic foods, groceries, clothing, medicine, hygiene and kitchen supplies. Images 12 through 14 show vendor stalls. \

Image 12 Vendor Hall in Hmongtown Marketplace



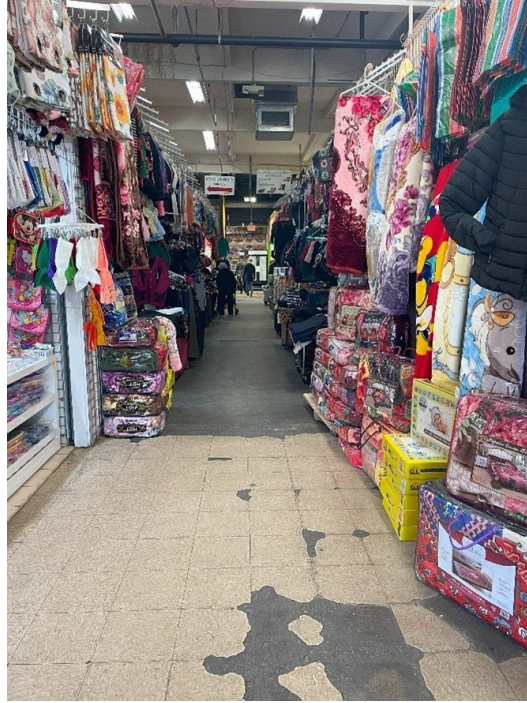
(Photo by Author, 2024)

Image 13 Second Vendor Hall in Hmongtown Marketplace



(Photo by Author, 2024)

Image 14 Vendor Stall in Hmongtown Marketplace



(Photo by Author, 2024)

One section of stalls boasts cell phone vendors, international money transfers and exchanges and a local bank. Image 16 shows a local business located within the Marketplace. Flyers throughout advertised local resources in both English and the Hmong language. Image 15 shows an example of a multi-language flyer.

Image 15 Local Resource Flyer in Two Languages in Hmongtown Marketplace



Image 16 Local Business Advertisement in Two Languages in Hmongtown Marketplace



Across the street from the market is the Frogtown Community Center (Image 17). This center offers year-round activities and programming for all ages. Amenities include a gym, walking track, fitness center, teen room, rec room, outdoor sports fields and playgrounds. Image 18 illustrates the community center's outdoor amenities. Activities include recreational sports leagues, open gym and youth programming. The Community Centers offers free meals and

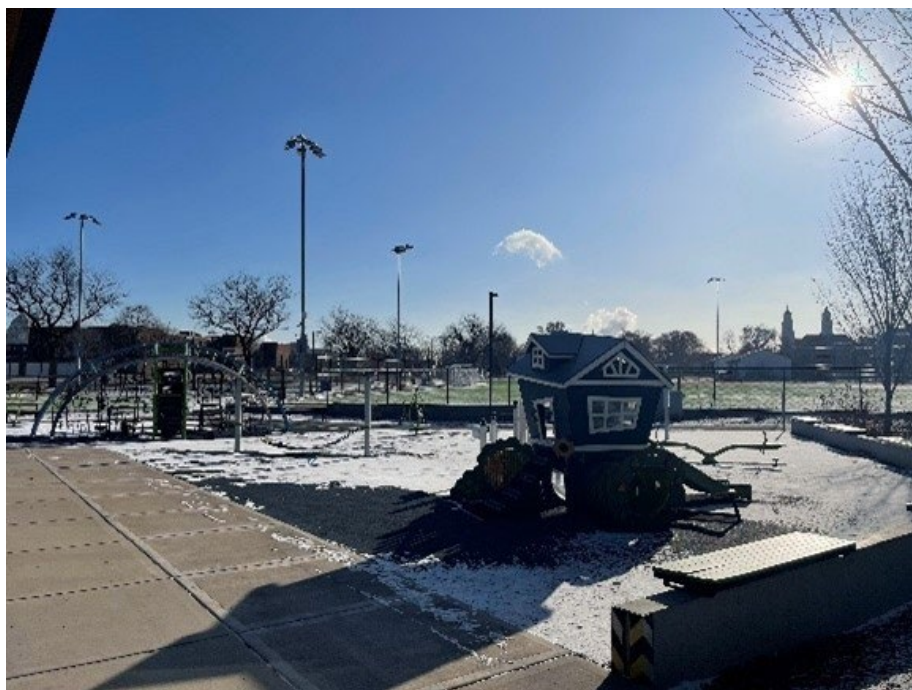
snacks for youths under 18 years of age or individuals over 19 with disabilities. Meals and snacks are offered in collaboration with the school district (Saint Paul Minnesota, n.d.). Littered throughout the Center are local social service resources and a Hmong specific newspaper. Image 19 is a local resource flyer in the Hmong language. These further cement the center as a community resource.

Image 17 Outside Frogtown Community Center in Little Mekong Neighborhood, Saint Paul, Minnesota



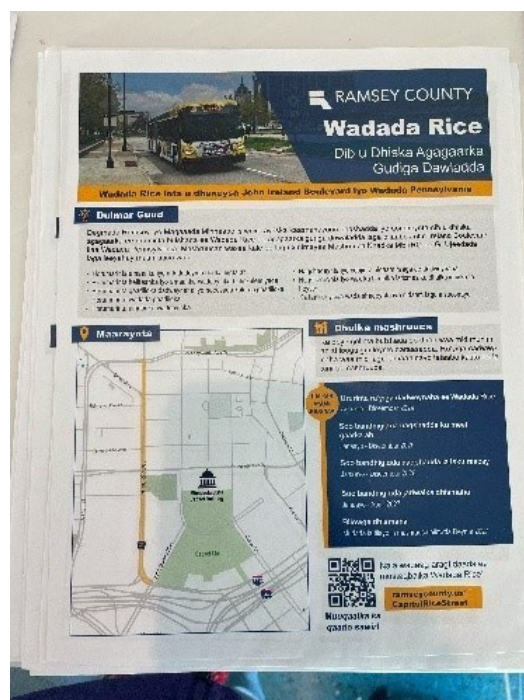
(Photo by Author, 2024)

Image 18 Playground at Frogtown Community Center in Little Mekong Neighborhood, Saint Paul, Minnesota



(Photo by Author, 2024)

Image 19 Local Resource Flyer at Frogtown Community Center in Little Mekong Neighborhood, Saint Paul, Minnesota



(Photo by Author, 2024)

Surrounding Frogtown Community Center and the Hmongtown Marketplace are single family and multifamily homes. Images 20 and 21 illustrate the surrounding housing options. Multifamily housing options include duplexes, 3 – 4 units and 5+ units. This combination of housing options ensures that all community members can reside close by.

Image 20 Multi and Single-Family Housing Around Frogtown Community Center in Little Mekong Neighborhood, Saint Paul, Minnesota,



(Photo By Author, 2024)

Image 21 Multi-Family Housing Around Frogtown Community Center in Little Mekong Neighborhood, Saint Paul, Minnesota



(Photo by Author, 2024)

My research trip provided valuable insight into the lively ethnic communities throughout the Twin Cities. Ethnic communities supply housing, social services, transportation access, and culturally sensitive food to their residents. The presence of ethnic communities provides a welcoming environment to newcomers; ultimately aiding in their integration and resettlement.

5.2: Housing Barriers

Through interviews, observation, and document analysis, I found that resettlement agencies and stakeholders experience several barriers when placing refugees in housing. Barriers include lack of public housing, lack of affordable housing, requirement of rental and credit history and large family sizes.

5.2.1: *Lack of Public Housing*

There is no public housing program that caters to refugee housing needs. Perhaps this is a result of President Trump's expansion of the public charge ruling in 2019. The public charge expansion stated that refugees who received social assistance, including but not limited to, food stamps, Medicaid, housing assistance, for more than 12 months in a 36-month period would be unable to become lawful permanent residents (Beier, Johnathon & Workie, 2022). In 2022, President Biden eased these restrictions (Beier, Johnathon & Workie, 2022). The impacts of this expansion are clearly lingering.

At Resettlement Agency #1, Clare's job is to place refugees in housing. Her role as the Housing Resource Coordinator requires her to build relationships with landlords and utilize resources to place refugees in housing. During our interview, I asked Clare if she utilized the local Public Housing programs to place refugees. Clare cited that the process just takes too long (using public housing) and that her knowledge is limited.

As part of my interviews, I also spoke with Abby, a caseworker at Refugee Resettlement Stakeholder #2. Refugee Resettlement Stakeholder #2 is a nonprofit organization founded in 1982 to assist Southeast Asian refugees in Minnesota. Now, the organization assists refugees and immigrants from all over the world. Their services fall into three categories; basic needs, economic empowerment and civic engagement and public policy. In response to the influx of Afghan refugees arriving in the United States, Refugee Resettlement Stakeholder #2 began serving Afghan refugees once they are out of their Reception and Placement service period and are not receiving other services from resettlement service providers. While Afghan's can receive any of the services Stakeholder #2 offers, they are also eligible to receive case management and financial housing assistance. This program is unique to Afghan refugees. Funding comes from

the State of Minnesota and federal funds. One way Abby and other caseworkers have sought to decrease housing costs for refugees is applying for affordable housing programs. Minneapolis and Saint Paul public housing has extremely long wait lists. When waitlists do open, they appear to do so at based random. Housing Choice Vouchers are administered by counties and currently only one county in Minnesota is open. While public housing and vouchers could free up housing costs, the system is overrun and does not have enough resources to serve everyone in need.

Based on the feedback from Resettlement Agency #1 and Stakeholder #2, speaking with the Minneapolis and Saint Paul Public Housing Authority was crucial. Unfortunately, the Minneapolis Public Housing Authority declined to comment, stating they were not a refugee resettlement agency and do not have special policies or programs that focus on refugees. A purview of the Minneapolis Public Housing Authority, hereby known as MPHA, website was needed. According to their website, MPHA operates two programs, public housing and housing choice vouchers. MPHA owns and operates almost 6,000 housing units throughout all Minneapolis neighborhoods. These units may be in public housing or in affordable housing programs, such as Housing Choice Vouchers. Residents pay rent to MPHA, though the rent varies person to person. Rent is 30% of an individual's monthly income. Those eligible to reside in public housing must fall within four categories, (Minneapolis Public Housing Authority, n.d.a.):

- Seniors: Residents must be at least 62 years of age and have a household income at or below 80% of the area median income. Households may be one or two individuals, though the head of household must be at least 62 years of age.

- Nearly Elderly: Residents must be between 50 and 61 years of age and have a household income at or below 80% of the area median income. Households may be one or two individuals, though the head of household must be between 50 and 61 years of age.
- General Occupancy: The head of household, of those one- or two-person household, must be between 18 and 49 years of age and receiving Social Security Income, Social Security Disability Income or has another documented disability. The household income must be at or below 80% of the area median income.
- Families: Families qualify for rental units with 2 to 5 bedrooms if the head of households has dependents and has an income is at or below 80% of the area median income. This is currently the only category not accepting waitlist applications.

Certain refugee families could qualify for public housing under all categories. However, only the public housing categories of seniors, near elderly, and general occupancy have an open waitlist.

The second affordable housing program MPHA provides is Housing Choice Vouchers. Housing Choice Vouchers, formerly known as Section 8 vouchers, provides recipients with vouchers to find their housing in the private market. The program requires households to pay 30% of their income towards rent. The rest of the rent is subsidized, only if the rental unit is priced between 90 and 110 percent of the fair market rent. The difficulty lies in finding a landlord willing to price their units at fair market value (Ellen, 2020). MPHA partners with private landlords to administer three types of Housing Choice vouchers (Minneapolis Public Housing Authority, n.d.b.):

1. Tenant-Based Vouchers

Tenant-based vouchers are the most common form of Housing Choice Vouchers. The 7,000 vouchers that MPHA facilities are provided by the Department of Housing and Urban Development. As described above, residents pay 30% of their income towards housing and the voucher pays the rest. Tenants apply for vouchers and find housing in the private market, therefore, the voucher is tied to the tenant, not the unit or landlord. Applicants must have an income that is 50% or below the area median income. The waitlist for tenant-based vouchers is currently closed.

2. Project-Based Vouchers

Unlike tenant-based vouchers, project-based vouchers are tied to physical units. To develop these units, MPHA works with private landlords/developers. For landlords/developers, project-based vouchers provide a steady stream of income, especially considering the length of the waitlist. Residents of project-based voucher units must continue to qualify for the program annually and reside in the unit. After 12 months of residing in their unit, residents can request a tenant-based voucher. To date, this program has been incredibly successful at providing affordable housing to Minneapolis residents. Applicants must have a have an income that is 50% or below the area median income. The waitlist for a project-based voucher is currently open.

3. Special Purpose Programs

Special Purpose vouchers specifically serve the need for those who meet the following qualifications: families at risk of homelessness in the Minneapolis Public Schools, families looking to move to areas of opportunity, families at risk of separation, and homeless veterans. The qualifications and waitlist length for these vouchers vary depending on the program.

Abiding by the guidelines above, refugees are eligible for these vouchers. Though it appears that the waitlists are either extremely long or not open.

The Saint Paul Public Housing Authority, herein known as SPPHA, was slightly more forthcoming, but all of the information provided is available on the website. A representative of SPPHA did confirm they had no special preference or program that favored refugees. Since refugees are eligible for these programs, an overview of them is provided.

SPPHA owns and operates 4,273 public housing units throughout Saint Paul (Saint Paul Public Housing Authority, n.d.a.). Units include apartments in hi-rise buildings, townhomes, duplexes and single-family homes. To be eligible, applicants must have an annual income at or below 80%, 50%, or 30% of the area median family income (Saint Paul Public Housing Authority, n.d.a.) Should an applicant be accepted, he/she/they must pay 30% of their monthly income towards rent and utilities. Hi-rise application preference is given to senior citizens, those nearing senior age (50 to 61), disabled individuals 18+, veterans, residents of Saint Paul, students and those enrolled in special PHA programs (Saint Paul Public Housing Authority, n.d.a.). Preference to veterans and residents of Saint Paul are applied for family units.

The second program SPPHA provides is the traditional tenant-based housing choice voucher. This program provides rental vouchers for individuals to use in the private housing market. Voucher holders pay 30% of the market value of their unit and voucher pays the remainder (Saint Paul Public Housing Authority, n.d.b.). With this voucher, the individual is the voucher holder, not the unit. SPPHA administers 5,243 housing choice vouchers (Saint Paul Public Housing Authority, n.d.b.). To qualify, an individual must make at or below the area median income. The waitlist for this program is closed.

My conversation with SPPA did not reveal if any refugees reside in their programs. However, it's clear from the program outlines that refugees are eligible.

5.2.2: Lack of Affordable Housing

Lack of affordable housing, beyond those provided by the public housing authorities, is another major barrier for refugee housing. Clare, the Housing Resource Coordinator at Resettlement Agency #1, also mentioned the issue of housing affordability during my interview. Before even placing refugees in housing, Clare must find landlords willing to rent to refugees. In her first months on the job, Clare mainly cold called landlords, worked on building strong relationships with other resettlement agencies, networked with landlord, found immigrant landlords on Zillow and placed flyers throughout town. Now, about 80% of the housing that this agency currently uses, Clare has already been in contact with.

Housing for refugees must be close to public transit, safe, clean and affordable. If the opportunity presents, Clare will present Employment Coordinators with several addresses and ask which one has been closest to immigrant-friendly jobs. Placing refugees near employment is a bonus. Clare never places a refugee outside the Twin Cities metro area, unless it is requested, or the refugee has a close tie that resides outside the Metro. Another thing Clare considers is access to community centers. Placing refugees near their ethnic community centers can positively impact integration. Finally, Clare considers access to English Language Classes and food pantries too. When looking for affordable housing, Clare uses Table 4, which shows a monthly rent range depending on the number of bedrooms.

Table 4 Housing Affordability Guidelines for Resettlement Agency #1

Bedrooms	Monthly Rent Range
0	\$650 - \$900
1	\$750 - \$1050

2	\$1050 - \$1300
3	\$1300 - \$1700
4	\$1600 - \$2300

(Source: Interview with Resettlement Agency #1, n.d.b)

The interview revealed that 1 bedroom are going for \$900 to \$1100, 2 bedrooms for \$1200 to \$1400, and 3 bedrooms for \$1500. This is out of the affordable range chart. To combat unaffordability, Clare works in tandem with other housing coordinators to place single individuals in homes together. For example, if the agency has a single male coming in early February and another agency has a single male coming in early February, the housing coordinators might decide to conserve resources and place the males together. Not only does this create an initial bond between the men, but it stretches their R&P money further, resulting in more months of rent paid. Unit occupancy is based on square footage and landlords will occasionally consider the living room as a fifth bedroom; this can reduce costs for families. However, most landlords Clare work's with prefer to stay to two head per bedroom. Unless a child is under two, then the parents and the small child can reside in a room together. This has allowed families of five to live in a two-bedroom apartment.

When asked about the elimination of single-family zoning in Minneapolis, Clare stated that it hasn't had that much of an impact on them. But when Clare brought up her housing statistics last year, it was very clear she placed more families in apartment buildings or duplexes than single family homes. Last year, refugees rented 39 two bedrooms and only 8 to 10 single family homes.

“Last year, we rented 39 two bedrooms and all of those were in apartment buildings or duplexes. We also rented a lot of three bedrooms and almost all of those were duplexes or multifamily houses. We rented a lot of single-family homes as well last year. Single family homes are reserved for families of 8, 9, or 10.” - Clare

Based on these numbers, the elimination of single-family zoning will have a positive impact on placing refugees in housing and housing affordability in the future.

When speaking with Stakeholder #1, the issue of affordable housing was frequently mentioned. In my interview with Tyler, a manager at Refugee Resettlement Stakeholder #1, it was revealed that in response to the crisis, an emergency response team was formed to help serve these Afghan refugees. In 2021, the United States’ military withdrew from Afghanistan. As this was occurring, the Taliban resurged and become conquering rural and suburban Afghanistan, before conquering Kabul, Afghan’s capital. Kabul fell as military troops were still leaving. At this time, it became clear that Afghanistan was not safe for Afghans who assisted the U.S. military in any capacity. In a rush, these individuals and their families fled the country. Many of whom woke up that morning not knowing they’d leave their home with just the clothes on their backs. Once landed in the U.S., these Afghan refugees were sent to different military bases for processing. Once decided where they would settle, service providers were overwhelmed with the number of refugees they were receiving weekly (Schaeffer 2022).

Emergency response team members initially assisted Afghans with immigration paperwork, in finding housing, and providing youth programming. After the crisis ended, the team wanted to continue their work, and Refugee Resettlement Stakeholder #1 was created. Stakeholder #1 is affiliated with a national nonprofit organization that specializes in managing

AmeriCorps programs. AmeriCorps is a federal agency that places individuals at organizations that serve different local communities. AmeriCorps work typically includes capacity building or work to improve communities. Service members are paid a bi-weekly stipend, serve part time or full time and receive a scholarship upon completion of service. Tyler stated that funding for AmeriCorps members comes from the Minnesota Department of Human Service (DHS). DHS paid the emergency team \$10,000 for full time and \$5,000 for part time members. DHS is always looking for alternative forms of funding, especially for macro level refugee resettlement, but funding delays and silos making sources funds difficult.

AmeriCorps members serving with Refugee Resettlement Stakeholder #1 are called Housing Navigators. Though she is not a Housing Navigator herself, Tyler supervises Housing Navigators. Housing Navigators provide resettlement assistance, employment navigation, community orientation and housing services. When providing housing assistance to Afghan's Housing Navigators encounter a myriad of issues, including unaffordable housing. I asked about the impact of the elimination of single-family zoning on housing affordability. At the time of the interview, the elimination of single-family zoning had slowly begun to impact refugee housing. Housing prices were/are still extremely high but have begun to taper off. Most high-density development is being built, especially in areas that previously banned it.

5.2.3: Requirement of Rental and Credit History

Perhaps one of the biggest housing barriers refugees face is the requirement of rental and credit history. When renting a housing unit, landlords run potential tenants through a rental and credit history check. This is to ensure that the potential tenant will pay on time and has a good history of being a renter. Since they just arrived in the United States, refugees do not have this type of history.

As the Housing Resource Coordinator at Resettlement Agency #1, Clare is responsible for securing housing for refugees. This has proved difficult. Refugees do not have proof of income, past rental and credit history and have no criminal record. Landlords are hesitant to rent to refugees because of this.

“There are potential landlords that have good hearts and want to rent refugees, but then obviously feel hesitations over no income, no rental history” - Clare

However, this agency pays the first three months’ rent and deposit. They also act as a grantor, should anyone default. A caseworker regularly meets with the family and the landlord can call the caseworker with any issues. Occasionally, refugees may be placed in another program following the closure of their R&P program. These programs might have additional funds to pay rent.

In the Renting to Refugees forum that I attended, three landlords spoke about their experience renting to refugees. All three landlords stated they did not conduct rental and credit history checks on refugees as they understand the situation and realize there will be no results.

The largest landlord is a former refugee himself, fleeing from Palestine. This landlord currently has 1,200 rental units in the Twin Cities area, with over 150 tenants being refugees. His experience renting to refugees is positive.

"I can genuinely say renting to refugees has been a better experience than renting to non-refugee tenants." - First Landlord

He's never had an eviction or issues with domestic violence. He finds that his refugee tenancies are family orientated. This specific landlord suggested that case workers do weekly check-ins with refugees. Culture shock can be an adjustment. Finally, this specific landlord noted that any issues he has with refugees is fixable! For example, doing laundry in the bathtub or knowing the location of the landlord's office or using the rental portal. Overall, this landlord had a positive experience renting to refugees.

"We look forward to helping establish rental history for our refugee tenants. We look beyond their duration of time with us, and I hope we are a launch pad to achieve their goals." - First Landlord

The second landlord who spoke has 6 properties throughout the Twin Cities, 80% of those are occupied by refugees. This landlord also had/has a positive experience renting to refugees and noted that the issues she's faced are fixable. For example, running clothes lines indoors and the floors getting wet.

"I'm only about a year into renting to refugees, but it has been a very positive experience" - Second Landlord

The final landlord has rented to 24 refugee families in the last 2 years. This landlord rents to larger families. Their experience was positive, though they recommended refugees utilize more than one translation app.

“I only rent to refugees because the experience has been so positive.” - Third Landlord

The forum showed that landlords in the Twin Cities have positive experiences renting to refugees. When possible, they rent to refugees. The experience working with resettlement agencies is enjoyable.

Abby, a caseworker at Stakeholder #2, has a different experience. The refugees she services also lack credit and rental history. Unlike resettlement agencies, Stakeholder #2 does not act as a grantor on behalf of refugees. Instead, Stakeholder #2 works to build relationships with landlords in hopes of that they (landlords) will overlook the lack of rental and credit history. But, between the lack of credit and rental history and no grantor, landlords view renting to refugees a risk.

5.2.4: Large Family Size

Despite an uptick in multi-family housing in recent years, refugee families still find it difficult to find housing that meets their needs. A review of permit data shows that 11, 464 multi-family building permits were approved between the years of 2020 and 2023 (U.S. Department of Housing & Urban Development, 2024b). Through my interviews, I learned that refugee families are typically large, ranging from 6 to 15 family members, and there is not enough multifamily housing to accommodate such large families. In my interview with Clare, Housing Resource Coordinator at Resettlement Agency #1, she stated that single family homes are typically reserved for large families.

We rented a lot of single-family homes as well last year. Single family homes are reserved for families of 8, 9, or 10.” - Clare

Tyler from Stakeholder #1, made sure to note that her Housing Navigators struggle to find housing for large families too. Abby, from Stakeholder #2, also noted the difficulty in finding housing for large families. For Abby, large families typically choose to live in suburbs, though they struggle to find housing there too.

5.2.5: Quick Turnaround Time

Quick turnaround time is another dominant feature of refugee resettlement process that influences their housing options. Resettlement agencies receive notice for an upcoming refugee arrival. This notice could come anywhere from 48 hours to 2 months early. When resettlement agencies have ample notice of an arrival, it's easier to find housing. A quick notice and arrival turnaround time places pressure on agencies to quickly find housing. Agencies must scramble to find adequate and affordable housing. If housing is not secured, new arrivals will have to be placed in temporary accommodation.

Clare's job as Housing Resource Coordinator is to find both temporary and permanent housing for refugees. Temporary housing occurs when housing units are not yet available, or an appropriate unit has not been found. Housing units may not yet be available because the current tenant is moving out at the end of the month, the unit isn't yet cleaned, or the appropriate furnishings haven't been placed. When this lack of availability occurs, refugees are placed in hotels, Airbnb's or a host home temporarily. The money to place refugees in hotels or Airbnb's comes out of their R&P money. Hotels and Airbnb's must be safe, sanitary, and preferably close to the resettlement office and other services.

“An American family who's willing to host a refugee family for a short period of time until they're able to move into permanent housing. we utilize that quite a bit. It's a pretty

small list. I think it's like about 15 families that we have on our list currently. It's amazing; just people who feel passionate about the work that we're doing and understand that we don't always have housing available upon arrival” - Clare

Naturally, staying in host homes is preferred, as it saves money. However, host homes are more frequently used for individuals or smaller families. Permanent housing refers to housing that refugees will live in long-term and is near all the necessary amenities.

“We typically are able to move 90% of our clients into housing upon arrival.” - Clare

Once housing has been secured, case workers work to fill the house with the appropriate furnishings and assist the refugees in moving into their new homes. As trust is built with landlords, case workers can receive the unit’s keys before the refugee even arrives. This allows caseworkers to move furniture in and place the refugee in their permanent housing first, rather than going to temporary housing. Shortly after arriving, even without moving into housing, refugees must begin working with an employment counselor to find sufficient employment and work to become self-sufficient.

The quick nature of resettlement deters her from using public housing. With quick turnaround times, it’s difficult to utilize local programs that take months, if not years, to be accepted to.

Stakeholder #2 experiences similar issues. When Afghan refugees first arrived, they had to accept the first housing option their resettlement caseworker provided. If they did not accept, refugees were left to find their own housing. Abby, a caseworker at Stakeholder #2, has found

that the housing Afghan's were placed in are too expensive. This is a result of rapid arrivals and needing to place clients in housing quickly.

5.2.6: Utilization of Support Networks and Public Assistance

Perhaps the biggest theme identified in my interviews and research was the utilization of support networks and public assistance. Support networks include other resettlement agencies, stakeholders and volunteers. Public Assistance programs include food stamps and childcare, transportation, and financial assistance. The utilization of support networks and public assistance is crucial to the survival and success of refugee resettlement in the Twin Cities.

For Resettlement Agency #1, working with other resettlement agencies is necessary to place refugees in housing. Clare frequently works in tandem to place refugees in housing. Her strong relationship with other agencies allows her to share landlord contacts and make roommate connections. If one resettlement agency has a single male or female coming in early February and another agency also has a single male/female at the same time, the housing coordinators might decide to conserve resources and place the males together.

The Resettlement Agencies in the Twin Cities have created their own group called the Twin Cities Refugee Consortium. These Consortium meetings are a place for collaboration and education. For example, in November, the Consortium held a form called "Renting to Refugees", which educated area landlords on the experience and benefits of renting to refugees. By acting as one, each agency has a stronger voice and can work together to solve issues.

Even though they are not a resettlement agency, Stakeholder #1 utilizes the Twin Cities Refugee Consortium. Housing Navigators with Stakeholder #1 may cold call and create relationships with landlords and companies in hopes of finding additional housing options for Afghan refugees. If navigators are unable to find alternative housing for the refugees, they may

rely on the Twin Cities Refugee. Housing Navigators may also help families apply for public childcare assistance or other financial assistance so that additional money can go towards housing. Tyler, a manager at Stakeholder #1, emphasized that rather than fighting over resources, local service providers share resources; all providers, and stakeholders, understand that refugees come first.

Caseworkers at Stakeholder #2 work to decrease housing costs while increasing income.

Decreasing housing costs might look like finding housing that is cheaper, moving in with a roommate to share costs, or moving to the suburbs. Rent in the Twin Cities has increased by at least 17% yearly (Saint Paul Minnesota, 2024). Last year, Saint Paul passed a new ordinance limiting rent increases to 3% yearly. While the effects of rent stabilization slowly occur, Stakeholder #2 will continue to utilize available support networks and public assistance.

Chapter 6 - Recommendations and Conclusions

It would be impossible to discuss refugee resettlement without acknowledging the rise of the anti-immigration/anti-refugee rhetoric. While this has been a worldwide rhetoric, the United States has seen a particular surge in part because of President Trump. In this first term (2017 to 2021), President Trump, under Executive Order 13769 “Protecting the Nation from Foreign Terrorist Entry Into the United States,” “suspended the USRAP (United States Refugee Admissions Program) for 120 days and cut admissions for FY2017 to 50,000 individuals, while specifically barring all Syrians” (Bose, 2018, p. 322). During the 120-day suspension, Secretaries of State and Homeland Security reviewed the screening process for refugees with the goal of tightening admissions. The Executive Order also suspended entry for 90 days for those from Iran, Iraq, Libya, Somalia, Sudan, and Yemen. Resettlement that was occurring was only for refugees seeking religious persecution could only be resettled in the U.S. if their religion was the minority religion of their country of origin. Eventually this Executive Order was amended to remove the following- Iraq from suspension, Syria from permanent ban, and the limitation

placed upon those fleeing religious persecution. Later in 2017, a separate proclamation was issued, “Resuming the United States Refugee Admissions Program with Enhanced Vetting Capabilities.” This proclamation removed Sudan from suspension, but added Chad, South Korea and Venezuela to the suspension list (Darrow and Scholl, 2020). Resettlement numbers continued to drop throughout President Trump’s first term, going from 45,000 in FY18, to 30,000 in FY19 and ending with 18,000 in FY20 (Darrow and Scholl, 2020). The actual number of resettled refugees is significantly lower than set cap (Darrow and Scholl, 2020).

President Trump’s first term negatively altered the relationship the federal government has with resettlement service providers. Service providers were struggling to provide the required services for refugees, while struggling with the instability of their jobs. Resettlement workers experienced a whiplash effect, as their work during the Obama administration was greatly expanded. Between 2017 and 2019, roughly a third (over 100) of resettlement agencies had closed. Those agencies that remained open relied on private funding to survive (Darrow and Scholl, 2020). Trump’s xenophobic policies and practices were supported by fans across America (Darrow and Scholl, 2020). Many of these supporters reside in small towns, which benefit from the talent, expanded tax base, and new businesses that refugees provide (Bose, 2018). Refugee resettlement will not survive in the United States without a shift in national rhetoric and the implementation of immigrant/refugee friendly policies (Darrow and Scholl, 2020). In the following sections, I will be proposing recommendations based on the findings discussed in the previous chapter.

6.1: Recommendations to Address Quick Turnaround Time

Addressing quick arrival times is difficult because there is little resettlement agencies can do to holistically solve the issue. However, actions can be taken to alleviate the costs associated

with quick turnaround times. Agencies can work with local hotels to book a consistent hotel block. This would lower the cost of (hotel) room rentals and ensure that temporary housing is consistently available. Secondly, resettlement agencies should continue fostering strong relationships with landlords. By doing so, landlords may overlook refugees lack of rental and credit history. Renting to refugees allows landlords to have a consistent stream of income and tenants. This is a win-win situation.

To reduce housing costs for refugees, resettlement agencies should utilize host families when possible. Utilizing host homes reduces housing costs and allows refugees to integrate in a home environment. Relying on host homes requires a strong volunteer base, something resettlement agencies must first have.

6.2: Ways to Address the Lack of Public Housing

Refugees are eligible for all Housing and Urban Development programs. However, quick turnaround time for refugee arrivals places a strain on utilizing public housing. Additionally, the process for placing an individual is lengthy. Newly arrived refugees need housing quickly and waiting 2+ months for housing is not possible. For refugee resettlement stakeholders, like stakeholder #2, applying for public housing is a great way to reduce housing costs. Applying can be difficult though, with closed waitlists or waitlists that open at random. The Saint Paul and Minneapolis Housing Authorities have a myriad of programs that refugees are eligible for. However, no program is specifically for refugees and there is no relationship between the Public Housing Authorities and resettlement agencies.

Resettlement agencies should forge relationships with local public housing authorities. Since refugees are eligible for all Housing and Urban Development Department programs, resettlement agencies should take advantage of these programs when looking for refugee

housing. Additionally, agencies should work with public housing authorities to create a program or waitlist specific to refugees.

Some resettlement agencies may experience long or closed public housing waitlists. Should this occur, city planners should work with public housing authorities and landlords to identify barriers to building more public housing. Barriers could include large lot sizes and setbacks or excessive design requirements. Working to eliminate these barriers, and any other identified, could result in additional public housing. Since the Housing Choice Voucher program relies on landlords to accept housing vouchers from tenants, encourage voucher acceptance would increase public housing. To encourage landlord voucher acceptance, city planners should create incentives to accepting vouchers.

It's easy to say that Public Housing Authorities (PHA) should build more public housing. However, without adequate funding and zoning, building public housing is difficult. PHA's should conduct robust financing campaigns to build more housing. This campaign could solicit money from the state, county and local funding sources. A strong relationship with city officials and planners can help reduce zoning barriers to public housing. Housing Authorities should also consider the public housing barriers landlords and developers experience; or, what causes landlords and developers to say no to public housing developments or tenants? Finally, PHA's need to evaluate why so many individuals need public housing. Is it possible that some clients, with social service assistance, can be moved out of public housing? Should additional programming occur alongside public housing services to increase quality of life and the likelihood an individual could move out of public housing? Public Housing Authorities should answer these questions before creating an action plan to address the lack of public housing.

6.3: Addressing Housing Affordability Challenge

The Twin Cities housing market has a lack of affordable housing. When refugees are forced to pay over 30% of their income for housing, their R&P money is quickly spent, and they struggle to become self-sufficient after exiting programs.

Interviews with Resettlement Agency # 1 and Stakeholders #1 and #2 revealed the challenge of housing affordability while searching for options for refugees. Resettlement Agency #1's housing affordability guidelines encourage a one-bedroom housing unit to have a monthly rent ranging from \$750 to \$1050 (as discussed in Chapter 5). In practice, one-bedroom units range from \$900 to \$1100. Clare, the Housing Resource Coordinator, mentioned connecting roommates or taking advantage of unit occupancy guidelines. While some landlords count the living room as a bedroom to help families save on costs, most prefer a two-person-per-bedroom rule, except for infants under two, who can share a room with parents, making it possible for a family of five to live in a two-bedroom unit. Stakeholders #1 and #2 mentioned that their refugees are applying for other financial assistance, finding higher paying jobs or moving to the suburbs.

Addressing the lack of affordable housing will not be easy and many different actors will need to be involved. Resettlement agencies should provide incentives to landlords that rent to refugees. Incentives could be financial or could be marketing and promotion to clientele and the community. Agencies need to lobby city, county and state government officials for increased affordable housing assistance. Assistance options include financial incentives for developers, creating programming to develop affordable housing or lessening restrictions on affordable housing building and zoning codes. Resettlement agencies should aggressively fundraise to provide financial housing assistance for longer than 90 days. Finally, resettlement agencies

should meet with City Planners to discuss the barriers to affordable housing refugees are experiencing.

6.4: *Accommodating Large Family Size*

Even though over 11,000 multi-family building permits were approved from 2020 to 2023, refugee families, especially larger ones, struggle to find affordable housing that fits their needs, often ending up in the suburbs due to high living costs.

The Minneapolis 2040 and Saint Paul 2040 Comprehensive plans have policies that encourage the production of diverse housing options. Additionally, the Minneapolis 2040 Comprehensive Plan and Saint Paul's 1-4 Housing Unit Study call for the elimination of single-family zoning. In my interviews with Resettlement Agency #1, Stakeholder #1 and Stakeholder #2, I asked about the impact of the elimination of single-family zoning. The effects of the removal were hard to see; it was too close to the passage of the removal. Removing single family zoning and encouraging new multi-family developments will positively impact refugees with large family sizes.

Large family size is not just a refugee issue. Multi-generational housing is becoming increasingly common as the older generation ages in place or young adults start out on their own. City Planners must amend their zoning code to allow for multi-generational living. This change will be popular with residents and refugees.

To accommodate the needs of large refugee families, resettlement agencies can also try finding ways to decrease other costs. For example, resettlement agencies can try to have all household items donated so those items do not have to be purchased with Reception & Placement money. Agencies can partner with local public transit agencies for free or reduced transit passes for refugees. To summarize, since resettlement agencies are unable to control how

large families they receive, they can try to reduce money spent on goods so more money can go to housing.

6.5: Addressing the Requirement of Credit and Rental History

Resettlement agencies should continue to foster and grow their relationship with landlords. By creating these relationships, landlords feel more comfortable renting out to refugees despite their lack of rental and credit history, which allow agencies access to housing units early, and provide leniency on late payments. These relationships set refugee renters up for success. By having a positive first renting experience, refugees are able to establish rental history and have a reliable rental reference. Landlords have a reliable stream of potential tenants, consistent income, and comfort knowing a caseworker is checking in on their tenant and that they (the landlord) can call the caseworker with any issues. Fostering these relationships can have positive outcomes for both the landlord, resettlement agencies and refugees.

Secondly, agencies and stakeholders should consider acting as a grantor for refugees. Refugees lacking rental and credit history is not their fault. By acting as a grantor, agencies and stakeholders can indirectly provide stable and adequate housing for refugees.

Landlords would be more likely to rent to refugees if there was an additional incentive. City Planners can develop incentives, financial or otherwise, to encourage landlords to rent to refugees. Cities can encourage landlords, via policies or incentives, to overlook refugees lack of rental and credit history.

6.6: Fostering a Welcoming Community

Cities should focus on adopt immigrant friendly policies. Welcoming America was formed to encourage the creation of local policies and practices that focused on the inclusion of immigrants (Welcoming America, n.da). By creating a welcoming space, residents, including

immigrants, can fully contribute and help prosper communities. Cities should consider adopting policies aligned with Welcoming American agenda. Policies to consider include requiring the distribution of local government information in all languages and eliminating barriers to healthcare, employment, transportation, and rental housing. Cities like Dayton, OH, Boise, ID, Champaign, IL, and Detroit, MI are thriving under the Welcoming America agenda (Welcoming America, n.db).

Not only do Cities need to adopt welcoming policies for immigrants and refugees, but they must also continually pushback against anti-immigrant rhetoric. Resettlement Agencies should promote their good work and the positive impact refugees have on communities. Stakeholders and Ethnic Communities should hold cultural events that encourage community education and harmony.

6.7: Planning Solutions for Refugee Housing

City planners should play an active role in solving the refugee housing crisis. To better support refugees, city planners must be included in the conversation and be intentional about expanding housing options and addressing affordability. This includes rethinking city policy, zoning and creating partnerships to remove barriers and create incentives that make it easier to house those most in need.

Cities can consider creating incentive programs for landlords that rent to refugees. Incentives could include tax breaks or reductions in setback requirements. For families that temporarily host refugees, a tax break could be provided for them.

Perhaps the idea of “affordable” has become so broad that it’s overwhelming. If resettlement agencies could identify what would make housing affordable for refugees, city planners would have a stronger base to begin eliminating barriers. City planners should also

connect with developers and public housing authorities to identify why developing affordable housing is not feasible or widely done. Of course, planners need to examine their zoning and building code for unnecessary regulations that increase cost.

Finally, eliminating single family zoning should be seriously considered to expand housing options. This case study has shown that eliminating single family zones has increased multi-family housing options and production. By increasing housing options, refugees and residents will have additional choices in the housing market.

6.8: Conclusion

Refugees are individuals who have fled their home country due to a well-founded fear of persecution and are resettled in a new country. In the United States, all refugees are receiving resettlement services through the Reception and Placement program. Services include, “prearrival services (e.g. placement); reception on arrival in the United States; basic needs support (e.g. housing, furnishing, food, and clothing) for at least 30 days; and help accessing health, employment education, and other services, as needed” (Bruno, 2017, p. 1). Providing housing is mandated because it’s seen as providing refugees with a head-start in their journey to self-sufficiency and gaining employment (Darrow, 2015). How refugees are placed in housing is relatively unknown. Through this embedded case study of the Twin Cities, I revealed four ways in which refugees are placed in housing. One, Twin Cities resettlement agencies are working together as a consortium to tackle problems and share housing resources. Two, resettlement agencies are prioritizing their relationship with landlords. This prioritization has created positive and collaborative relationships. Three, the presence of ethnic communities helps to place refugees in housing. Ethnic communities are rallying around one another to provide adjustment support and share available housing and employment opportunities. Four, the elimination of

single-family zoning has led to more high-density development, ultimately creating more housing options for refugees. When community relationships are made and prioritized, refugees become housed quicker. Moving forward, I recommend that resettlement agencies forge relationships with local public housing authorities and landlords. Cities should focus adopting immigrant friendly policies, city planners should form relationships with resettlement and ethnic community leaders, and finally, the elimination of single family should be considered to expand housing options.

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Appendix A - Interview Questions

Refugee Resettlement Agency Interview Questions

1. Do you provide Reception and Placement services to refugees? If so, does this include placement in housing? What kinds of short-term housing solutions do you provide?
2. What are the top 3 nationalities that the agency resettles?
3. What is the average family size of refugees?
4. What internal policies, if any, do you have to place refugees in long-term housing?
5. What outside partners or programs do you utilize to assist in placement? Do you receive any federal or state-level support for housing of refugees?
6. What qualifications or characteristics does housing need for a refugee to be placed there?
7. Do you have a housing waitlist? If so, how long is it?
8. What would your ideal housing situation for refugees look like?
9. Do you monitor local or state housing policies? Or does your agency advocate to your state government for refugee needs?
10. What has happened locally (in terms of affordable housing and elimination of single-family zoning) that has hurt or helped your placement of refugees in housing?
11. Is it easier to find housing now, after the ban on single-family zoning, compared to before the ban?
12. What would your ideal housing situation for refugees look like?

Stakeholder Interview Questions

1. What gap is your organization filling? Who are your target population groups? Which areas within the city do you serve?
2. What are the common housing concerns you hear from refugees?
3. The refugees that you serve - how long have they been in the states? Are they out of their service period with the resettlement agency? Are the refugees secondary migrants?
4. What internal policies do you have to place refugees in long-term housing?
5. What outside partners or programs do you utilize to assist in placement?
 1. Do you work with resettlement agencies?
6. Do you monitor local or state housing policies? What has happened locally (in terms of affordable housing and elimination of single-family zoning) that has hurt or helped your placement of refugees in housing?
7. What is your main form of funding or funding mechanism? Do you receive any federal or state funding?
8. Do you provide any financial assistance to the refugees?
9. When does your organization first contact refugees? Is it immediately? Is it after the service period?

Public Housing Authority Interview Questions

1. What housing services does the authority offer?
2. What housing services do you provide that might be specific to Minneapolis/Saint Paul/Minnesota, if any?
3. What requirements do potential clients have to meet to be qualified for housing services?

4. What does your application process look like? Does your authority accept referrals?
5. Do you have a waitlist? If so, how long is it?
6. What is the common demographic you serve?
7. What is the most common program utilized by the public?
8. If an individual or family is residing on a property owned by the housing authority, are any other services provided? I.e. adjustment services, food assistance, ect.
9. Does the housing authority work with the resettlement agencies or stakeholders?
Do you have a liaison with the city regarding housing affordability?
10. Are there any programs specifically for refugees? Do you receive any state or federal funding for that program?