

UNIVERSITY OF CINCINNATI

Date: 5/26/09

I, Bertin Ondja'a,

hereby submit this original work as part of the requirements for the degree of:
Master of Community Planning

in the College of Design, Architecture, Art & Planning

It is entitled:

Refugee Resettlement Program in Hamilton County:

Housing Needs for Refugees

Student Signature: Bertin Ondja'a

This work and its defense approved by:

Committee Chair: Dr. Johanna W. Looye, PhD.

Dr. David Edelman, PhD.

Rod Huber

Approval of the electronic document:

I have reviewed the Thesis/Dissertation in its final electronic format and certify that it is an accurate copy of the document reviewed and approved by the committee.

Committee Chair signature: Dr. Johanna W. Looye PhD.

Refugee Resettlement Program in Hamilton County:

Housing Needs for Refugees

A thesis submitted to the
Graduate School
Of the University of Cincinnati

In partial fulfillment of the
Requirements for the degree of

Master of Community Planning

In the School of Planning
Of the College of Design, Architecture, Art and Planning

2009

By

Bertin Ondja'a

ABSTRACT

Refugees come to the United States for protection from persecution and in search of freedom, peace, and opportunity for themselves and their families. The refugee resettlement program helps refugees to establish a new life that is founded on the dignity of economic self-support and encompasses full participation in opportunities which Americans enjoy. Catholic Social Services and Jewish Family Services are the local agencies in Hamilton County that facilitate the resettlement of refugees.

Smooth integration for refugees includes safe and affordable housing options. However, this is not always available to them. A high number of refugees experienced problems accessing services because they are unfamiliar with the customs, cultures and language of the receiving society. Also, there is a shortage of safe, sustainable and affordable housing in Hamilton County.

This thesis will explore these challenges by examining the refugee resettlement program and the housing stock in Hamilton County, the financial constraints of both refugees and refugee providers, and the steps toward successful integration for refugees.

This thesis has generated a number of recommendations for addressing housing issues among refugees and the needs of service providers who work with them. The recommendations are based on level of income, language barriers and coordination of services with service providers for future research.

ACKNOWLEDGEMENTS

I would never have been able to finish my thesis without the guidance of my committee members, help from friends, and support from my family.

I would like to express my deepest gratitude to my advisor, Dr. Johanna Looye, for her excellent guidance, caring and patience. She encouraged me to develop independent thinking and research skills. I could never have reached the heights or explored the depths of my research without the help, support and guidance of my committee members. I would like to thank Dr. David Edelman for sharing his international development experience with me. I would like to express my gratitude to Rod Huber who gave me his best suggestions and put me in contact with refugees.

I would also like to thank Cindy Carlson who as a good friend was always willing to help, give her suggestions and pray for me. It would have been a difficult experience without Bob and Ruth Cload, Larry Bourgeois, Patrice Epangue and Bill Artzt in my life.

Finally, I would like to thank my parents, sisters and brother in Cameroon and Europe. They have always supported me and encouraged me with their blessings.

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Chapter 1. Introduction, Problem Statement & Research Questions

1.1 Introduction

The United States has a long history of providing a safe place for people who are experiencing persecution and war. Through the Refugee Act of 1980, admission of refugees into the United States is based on humanitarian considerations, and refugees are now able to live and work here (Kushner 1999, 47). The Refugee Act has given legal status to the refugees who have been admitted to the United States. It is also tied into public assistance programs. Federal agencies organize and set limits on new refugee admissions, and they approve which individuals are given refugee status (Haines 1996, 58.) They also define the array of services that legally constitute resettlement. For the first 90 days, these services include transitional cash assistance, food, housing, clothing, health screening, and referrals for other social and medical services. Other assistance includes welfare benefits (amounts varying by eligibility), employment assistance, and language instruction (Haines 1996, 72). The federal government subcontracts these resettlement services. The government allocates all new refugee arrivals to a National Voluntary Agency (VOLAGs) which in turn subcontracts with local non-governmental organizations (NGOs) to resettle each refugee (Haines 1996, 19).

The non-governmental organizations involved in refugee resettlement are scattered throughout the United States. They are funded by the State Department according to the number of refugees for which they are responsible during a given period of time. They are required to provide extended services such as: sponsorship, pre-arrival resettlement planning,

reception upon arrival, needs support (including housing, furnishings, food, clothing, and community orientation), and referrals to other social service providers (Haines 1996, 20).

In Hamilton County, Ohio, the two organizations responsible for refugee resettlement programs are Catholic Social Services and Jewish Family Services. The cases are assigned to those agencies based on three categories: predestined, geographical, or free pool (Betts, Chimni, et al. 2006, 79).

The predestined cases have a relative or a friend in the United States who filed an interest or an affidavit of relationship with an affiliate office and wish to have the refugee join them in a particular city. Refugees in the geographical pool have relatives in the U.S., and the relatives were not assisted by any agency in filing on the refugees' behalf. Refugees who have no friends or family in the U.S are considered free pool cases. Both geographical and free pool cases are appointed for resettlement to resettlement agencies according to percentages approved by the Department of State (Zucker and Naomi 1987, 76). Understanding the context of the Refugee Resettlement Program in Hamilton County, through constant monitoring of the population, can help the county to respond to changes and better serve the refugee population as well as benefit the society at large with the cultural diversity that refugees bring into the county.

1.2 Barriers to Resettlement

There are a number of elements that are barriers to resettlement. Some of the barriers are closely related to an inability to meet refugee needs, while others are related to attitudes or behaviors within the host population. Refugees have to adapt to a lifestyle and practices that are very different from what they are used to and which are often based on different values.

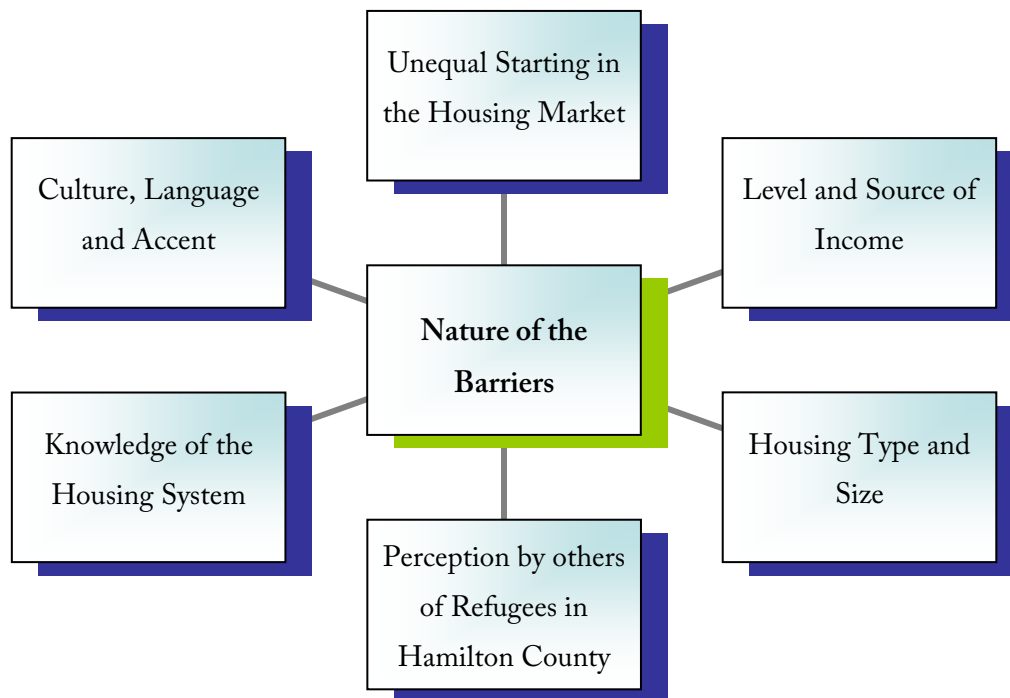
Families living in the host country also feel the duty to support others still back in their country of origin, which can lead to financial pressure. The inability to maintain traditional values can also be a barrier for their resettlement. There are also challenges that are external to refugees: language barriers, affordable housing, employment, education, psychological trauma and prejudice. See figures below.

Figure 1: Barriers of Resettlement



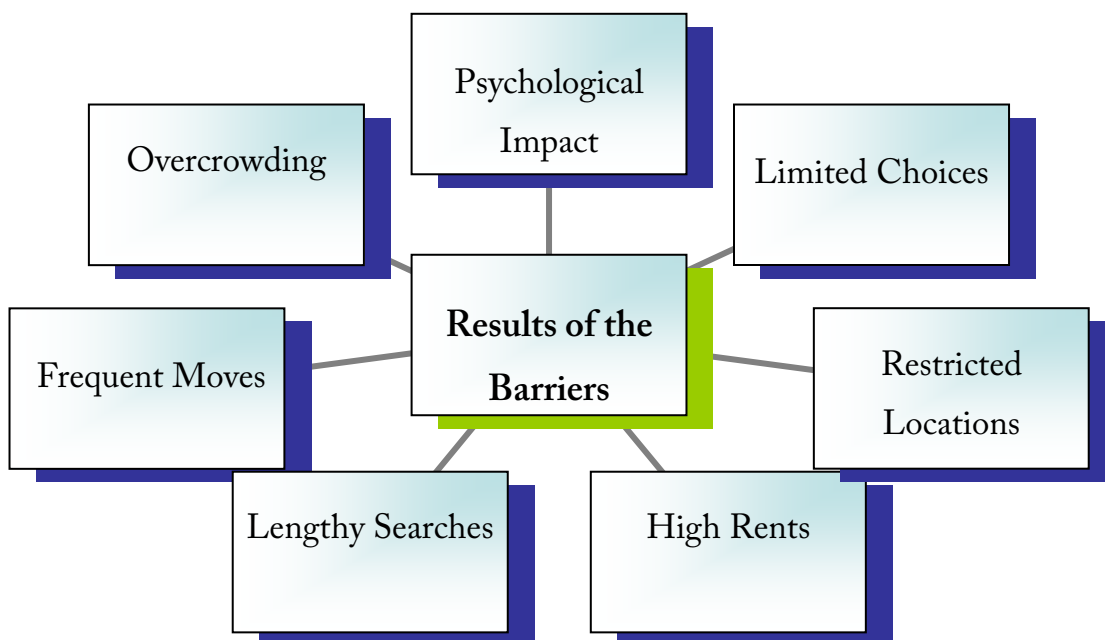
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Figure 2: Nature of the Barriers Faced by Refugees



Source: Author

Figure 3: Result of the Barriers



Source: Author

1.3 Problem Statement

Adequate and affordable housing is one of the most important needs of members of society. This is particularly so for groups who enter a society in a state of distress or as a consequence of upheaval in their country of origin. Their circumstances immediately place them in a vulnerable state, and housing becomes an essential resource in the resettlement process. The vulnerability of refugees suggests that a smooth transition to a safe housing environment is highly desirable to maximize the refugees' ability to settle and participate in the host country. Finding a suitable home in a caring community with sufficient services is vital. Until they are well housed, refugees will find it hard to access services and opportunities in other areas such as health, education, social assistance, and employment insurance.

The housing experiences of refugees in Hamilton County, Ohio, are relatively unknown to the public. The probability of refugees finding suitable housing is likely diminished due to lack of adequate financial resources, high housing costs, a shortage of rental vacancies, a limited supply of social housing units, and discriminatory practices in the housing market. Although refugees face the same problems as many other low-income households, they often do not know the language, customs, and strategies needed to access housing. Upon arrival, sponsored refugees are supposed to have safe housing either in government financed housing programs or in accommodations set up by private sponsors. Unfortunately, more often, refugees in Hamilton County are homeless upon arrival, stay in shelters for long periods of time, or end up being housed in neighborhoods where they experience ongoing problems with harassment and all kinds of attacks. As a result, a number of refugees have decided that Hamilton County is a "bad place" to resettle and have moved elsewhere.

Shelters only provide short term housing and the time it takes to process all the paperwork does not permit refugees to move into a permanent house right away. The language barrier, the paperwork processing time and the emotional trauma that they go through as a result of discrimination do not play in their favor in terms of finding adequate employment to cover the cost of living when they are required to leave the shelters. Transitional housing where the rent is subsidized is a good place for them to start the integration process and stay off the streets.

This study examines the factors contributing to the shortage of housing for the refugee population in Hamilton County and explores where changes might be made by housing providers and key organizations with the ability to improve the housing conditions of refugees upon their arrival. This is done by understanding the ways service organizations such as non-governmental organizations (NGOs) in Hamilton County and around the nation provide affordable and safe housing to refugees. This thesis will investigate the current struggles which refugees face with respect to housing needs. It also looks at the governmental policies and key organizational practices that may/may not be making it more difficult to address the issues of housing needs among refugees in Hamilton County.

This study attempts to provide refugees with a voice to address their special housing needs and to reveal to service providers, as well as those who fund these services, the specific concerns and needs of refugees.

1.4 Goals and Objectives

The objectives of this study are to develop a better understanding of the position of refugees in Hamilton County's housing system and to offer suggestions for changes that can be

made by housing providers and key organizations with the ability to provide safe and affordable housing for refugees upon their arrival in Hamilton County. The intention of this study is to examine and analyze the factors contributing to the issue of a shortage of housing among the refugee population in Hamilton County. The best practices in providing affordable and safe housing for refugees in Hamilton County will be explored. This study should be seen as an introductory work for pursuing a much more ambitious research agenda of a term goals. At this stage, however, this study will attempt to:

1. Generate basic knowledge and, if possible, provide a realistic estimate of the number of refugees experiencing “relative or absolute” housing issues in Hamilton County.
2. Document the extent of housing needs and substandard housing problems among refugees in Hamilton, Ohio.
3. Recommend suggestions about possible solutions or alternatives to alleviate the constraints recognized by service organizations.
4. Share with service organizations and local government the findings and suggestions in the form of a completed document.
5. Aid in maximizing the quality of life for refugees and in cultivating a community solution for the housing needs of refugees.
6. Suggest a long term strategy to promote and create partnerships and networks within the community to contribute to the continuing development of the way in which services can be accessed by and delivered to refugees.

1.5 Research Questions

This research will attempt to better understand the constraints that must be overcome to improve the housing situation of refugees in Hamilton County. It will strive to answer the following questions:

1. What is “refugee resettlement” and what are the underlying elements which embody refugee resettlement programs?
2. What is the current status of the refugee resettlement program in Hamilton County?
3. What are the conflicts and constraints service organizations such as non-governmental organizations (NGOs) are facing in trying to provide housing for refugees in Hamilton County?
4. What are the models of good practice in the provision of housing for recently arrived refugees at the national level?
5. What are the housing experiences of recently arrived refugees and what problems do they encounter?
6. What is the current stage of the supply/demand side of the housing market in Hamilton County?
7. What services and support are used by refugees?

Chapter 2. Literature Review

The past decades have witnessed the global phenomenon of migration. The growth of capitalism has influenced the movement of people and goods around the world since the 1600's. This was the period of trade and wealth accumulation, which was later mobilized to launch industrial production. The success of capitalism in the 1600's was dependent upon a mechanism that would facilitate a large movement of people from one place to another. An earlier migration started around the fifteenth century in England. One dispute between landowners and peasants led to a conflict where the peasants lost their land and were displaced (Crepeau 2006, 115). The capitalists' real motivation was to take ownership of the land and also exploit peasants for "free" labor, which would be needed for market production. The poor conditions and daily pressures of life forced the peasants to move from one village to another and from a town to a city where they could find better jobs. From a capitalistic point of view, this was necessary for the betterment of the human condition. This idea of labor migration was later promoted by many governments in Europe. Reforms and laws were made to facilitate the migration of many people around industrial European cities (Marfleet 2006, 58).

Migratory movement throughout history did not follow any specific path. The different forms of migration discussed below will present an understanding of the way different migrants moved or were being moved by circumstances beyond their control. Although slavery and economic exploitation forced the first wave of migration, it is also known that there were migrants who planned their journeys. They knew where they would live and work when they arrived, and they often relied on family and friends to help them get settled (Kushner, 1999, 39).

Refugees were another type of migrant. They left their home country without any preparation, out of fear of persecution and war; they were looking for a safe place to live. The consequences of religious persecution, war, ethnic and regional conflict led to the displacement of thousands of people. Many people around the world are continually displaced because of these conflicts. Given that such refugees move from one area to another, there is a need to protect and care for them.

2.1 History of International Migration

Migration is a complex concept because migrants can be categorized as guest workers who are looking for better economic opportunity, or as refugees leaving their country of origin because of fear of political or religious persecution. Migrants and refugees move for different reasons. Even though the distinction between the different groups is not clearly made, refugees are the only ones being resettled by the Department of State. Therefore, this study will focus only on refugees.

Early migration, which started around the fifteenth century, can be divided into four periods. First, the growth of mercantilism influenced the movement of people and goods around the world. Afterwards, the success of mercantilism in the 1500's was dependent upon a mechanism that facilitated a large flow of people out of Europe to the Americas, Africa, Asia, and Oceania through the process of colonization and capitalism (Zucker, and Naomi 1987, 43).

Second, slavery became another reason for migration. Between 1450 and 1850, at least 12 million Africans were brought across the Atlantic Ocean to different colonies in North America, South America, and the West Indies. European traders would export manufactured goods to the west coast of Africa where they would be exchanged for slaves, thereby giving

Europeans control over those regions (Crepeau 2006, 59). European colonizers viewed slavery as very important because it became a source of economic power and world supremacy. Therefore, a forced mass migration, also identified as the slave trade, was organized to meet Europeans' needs that were mainly for plantation production (Marfleet 2006, 58). Agriculture was a sector that had a significant effect on migration and slavery. The large plantations started on the American continent required a significant amount of free labor, which really impacted the demographic trends in America. Most of the workers came from Africa and Asia (Crepeau 2006, 72).

After slavery was abolished, a new type of migration began to take place around the world. Millions of people were transported from a number of colonies and shipped to Europe, the United States, Canada, East Africa, South East Asia, the Pacific Islands, Australia and New Zealand where they worked for cheap wages. The movement of laborers was well established and covered by laws and treaties signed between the territories and the European powers.

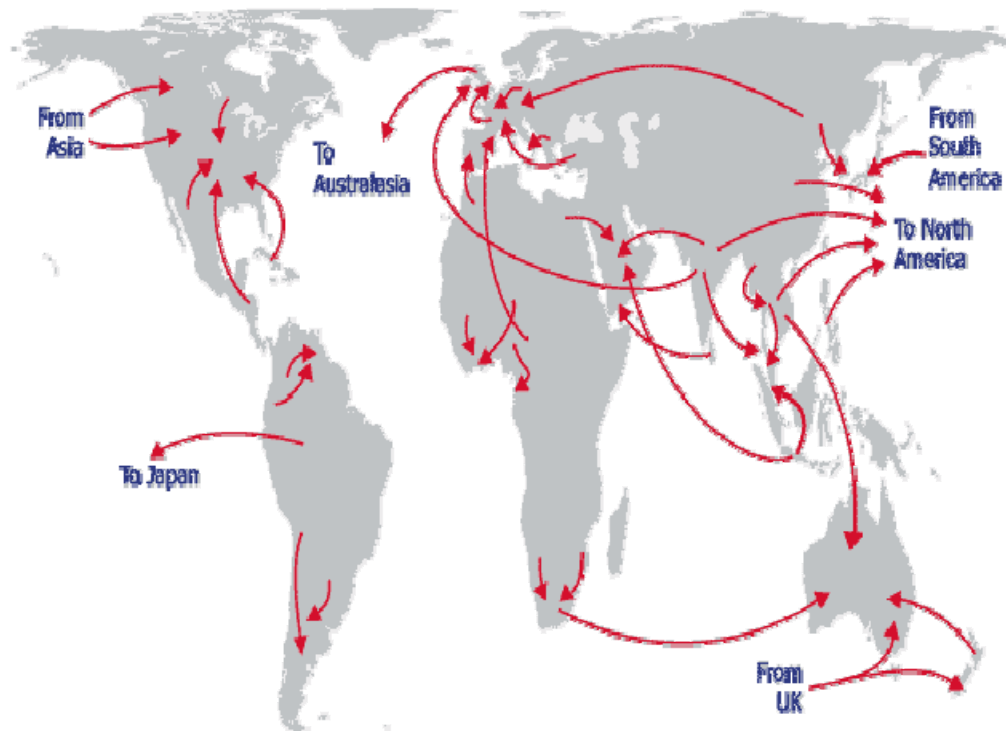
Third, another form of migration took place in the 19th century. This was based on industrial development in Europe and the diffusion of capitalism throughout the world. The industrial revolution was marked by the transformation of the transportation system. People were able to travel long distances more easily, and workers were able to settle wherever they wanted. Migration during the industrial revolution was caused by economic growth, which was really important in attracting a large number of guest workers from North African and southern European countries into Northern Europe (Marfleet 2006, 58).

People were displaced throughout Europe during World Wars I and II. World War II was followed by an important period of economic growth in Europe. A similar economic boom was

also visible in North America. Western European countries accepted large numbers of migrants who had been displaced to take part in the reconstruction of Europe. About 500,000 migrants came to France, mostly from Portugal. The same number of people coming from French colonies in Africa also entered France. An agreement between the United States and Mexico called the “Bracero Program” was providing workers for the war economy during the war years. The number of Mexicans coming to the United States was estimated at 300,000 people (Marfleet 2006, 77).

The fourth period of migration is based on political conflicts, the economic recession of 1970 and the global scope of immigration, which really had an impact on migration. Third world countries, primarily in Africa, were affected by political instability. This situation was dominated by outflows of refugees who were resettled in rich Western countries. The Horn of Africa could not support its people who lived off the land. Therefore, the region became unstable, causing people to leave their countries of origin in large numbers to seek a better life. Europe and North America became not only a place for work but also a place of resettlement. The people involved in this migration were poor and vulnerable (Marfleet 2006, 88).

Figure 4: Migration Path of International Migrants in 1990



Source: Marfleet 2006, 13

2.2 Migration Paths

Migratory movements throughout history did not follow any specific path. The different forms of migration stated earlier provide us an understanding of the way different migrants moved or were being moved by circumstances beyond their control. In addition to conventional types of migrants, refugees represent another type. The nature of their migration is unlike the path taken by most contemporary immigrants who migrate because of opportunities for work in the rapidly growing economies of western countries, which have an increasing demand for workers who will not return to their countries of origin when the economic conditions that made their recruitment necessary have disappeared (Marfleet 2006, 67). Refugees leave their home country without any preparation, out of fear of persecution or war.

Migrants can choose their destination from throughout the entire world, but they have linkages based on factors such as historical ties and the extended network built up through family members and friends. The destinations chosen by migrants normally follow a specific path that depends on their starting point. They will first go to the destination nearest to their home country. Mexicans tend to go to the United States of America, Colombians to Venezuela, and Nigerians to Cameroon.

Many African countries have been colonized by France, the United Kingdom, Spain, Germany, and Portugal. Therefore, the migration path of Africans is more historically defined as they were recruited as soldiers and took part in the reconstruction of Europe after World Wars I and II. Although the United States did not have many colonies as did some European countries, the “Bracero” program was launched in 1940 for the purpose of bringing seasonal Mexican workers to the U.S. to solve the issue of a shortage of laborers (Stalker 2002, 41). The other factor that guides migrants’ paths is family reunification. Many migrants travel without their family, and living far away from their family can lead to instability and a difficult integration into the new society. As reported by the Department of Homeland Security, family reunification accounted for two-thirds of all immigration to the United States in 1998 (Stalker 2001, 42). In the case of forced migrants, such as refugees, industrialized countries such as those in Western Europe, Canada, the United States, England and Australia resettle the greatest number of refugees, with the U.S. resettling more refugees than any other country.

2.3 Theories of Migration

Theories that try to explain international migration at their simplest are based on “push and pull” factors. By using census data, the well known geographer Ernest Ravenstein explained

the theory as “conditions of life in one place (oppressive laws, wars, heavy taxation, and hunger) that push people out, and the better conditions in an outside location which pull people in.” People mainly migrate to seek better economic opportunities (Stalker 2001, 20).

The two main approaches to explain the “push and pull” factors are individual and structural. The individual approach focuses on personal factors such as education, the person’s ability to make rational decisions, knowledge of the receiver country, and integration options. The individual approach gives an opportunity for the individual to actually go over his/her options and make a choice based on the opportunities.

The other component of the individual approach is the family’s ties that slow or speed someone’s intention to migrate. As a family decision, a choice has to be made on whom to send for a great return on the “investment.” In that case, the family will assemble the necessary funds to pay the chosen person’s travel expenses and relocation costs while he/she is still going through all the adaptation that will lead him/her to a job (Stalker 2001, 25).

The structural approach is different from the individual approach in the sense that it explains migration through the economic, social, or political forces that cannot be controlled by the individual. These forces push migrants out of the places with fewer opportunities and pull them towards places with better conditions for life. Although the structural approach assumes employment for everyone, a distinction is made between the types of job a person can find, being either low-skilled or high-skilled jobs (Stalker 2001, 22).

As simple as both approaches are, they address a comprehensive account of the forces that influence the movement of migrants which are basically the result of migrants’ production in a developing country, what creates a demand for their services, their motivation, and how

the host country responds to the increasing migrant population in their region. The migrant network is obviously the overlapping area between the structural and individual approaches. Migrants usually maintain contact with each other because there will always be somebody on the road who will facilitate integration in their new community.

2.4 World Magnitude of Refugee Resettlements

The twenty-first century is characterized by the mass movement of people being pushed and pulled within and beyond their borders by conflict, calamity, or opportunity. Some of these situations violate basic human rights and people are forced to be scattered all over the world in search of protection and shelter. It is becoming difficult to distinguish between refugees and international migrants because of all the variations that cause people to move from one place to another.

People move from communist states such as Cuba to escape a military regime and from countries like Sudan, Somalia and Congo where people fear persecution and war. It becomes a cycle where people do not have a choice. For some, refugee camps become a transitional place to resettle in and for others a place they call home. Refugee camps do not always provide the assistance and the protection that is needed to help refugees because of the large number of displaced people.

International migration does not always solve the problems of refugees stuck in refugee camps. There are a number of policies such as immigration and refugee integrations that go into refugee resettlement programs. However, traditional destination countries such Ireland, Australia, the United States, the United Kingdom and Spain are committed to bringing a solution to refugee issues.

According to the convention relating to the status of refugees, held by world governments in Geneva in 1951, a refugee is someone who, “owing to a well founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or owing to such fear, is unwilling to avail himself of the protection of that country.” This definition does not include people who are fleeing economic hardship or are victims of earthquakes, famines, floods, and other kinds of natural disasters. This second group of people in need can receive humanitarian assistance or can be admitted as immigrants under another type of program.

It is difficult to build a strong definition of refugee resettlement because refugees are always considered migrants even though their stories and situations are different. There are several terms that are used in the resettlement literature such as: acculturation, biculturalism, multiculturalism, marginalization, assimilation, integration, segregation and settlement (Joly 1996, 90). All the above terms do not give a full explanation of the process of resettlement, whether at the beginning of the process or at the end. However, there are two terms that are often used: *resettlement* refers to acclimatization and the early stage of adaptation, while *integration* is the process by which newcomers become full and equal participants in all dimensions of the new society.

During the 20th century, the world witnessed two types of migration: voluntary and involuntary migration. Voluntary migration is characterized by the free movement of groups of people or individuals from their country of origin to a new area. This phenomenon occurred during the first half of the 20th century. The second half of the 20th century saw the emergence of a new class of citizen living with persecution and in difficult conditions. The distinction

between an immigrant and a refugee was not clear in immigration law until after World War II, and America did not have a comprehensive refugee law until the passage of the Refugee Act of 1980. Refugees admitted to America before the Refugee Act of 1980 were admitted under special conditions. The displacement of refugees became a concern to many governments, private institutions, and international organizations. The discussion between all those parties led to the creation of a number of resettlement agencies worldwide. This was the case in the United States with the creation of the Office of Refugee Resettlement (ORR).

The first refugee policy enacted by Congress was in 1948 with the displacement of over 650,000 Europeans. Later, citizens of other countries such as Cuba, China, and the former Soviet Union became beneficiaries of the Displaced Person Act (Greenwood and John 1999, 81). According to the U.S. census for the year 2000, a significant increase in the number of immigrants in the U.S. was noticed. At that time, a total of 31.1 million immigrants lived in America, which is three times higher than the number of immigrants in 1990 (Greenwood and John 1999, 89). With its long history of accepting refugees from all over the world, the U.S did not have a clear policy to regulate immigration, so everybody was welcome to the U.S., no matter what the circumstances might be. Between 1875 and 1921, there were federal regulations banning prostitutes and convicted criminals from entering the United States (Haines 1996, 112). After World War II, in 1945, large groups of refugees were admitted to the United States. The largest numbers to be admitted were from Cuba, Vietnam and the Soviet Union. They amounted to around 3 million refugees to the United States at that time. The Refugee Relief Program of 1953 admitted people who were under the persecution of communist governments (Joly 1996, 59).

The most important wave of resettlement began in 1959 after the political tension in Cuba, when many Cubans arrived in the U.S., while around the same time a large influx of Indochinese also entered the United States because of the effect of a devastating war and a poor economy in that part of Asia (Strand and Woodrow 1985, 67). From 1975 to 1980, thousands of Soviet Jews arrived in the United States as refugees. However, the number of Cubans arriving was greater than the number of Soviet and Indochinese refugees (Strand and Woodrow 1985, 69).

2.5 The Cuban Refugee Program

In 1950, resettlement history was marked by the United States becoming the first country of choice for asylum for Cuban refugees. Several years after Fidel Castro came to power in Cuba, the political atmosphere changed to a communist dictatorship. The number of Cubans who left the country was more than 100,000 by the end of 1960 (Zucker and Naomi 1987, 54). They all came by boat through Miami. The Cuban refugees were financially stable; a number of them saved or transferred money to the United States before leaving Cuba.

The Cuban program provides discretionary grants to fund assistance and services in localities most heavily impacted by an influx of Cuban entrants and refugees. The program supports employment services, hospitals and other health and mental health care programs, adult and vocational education services, refugee crime or victimization programs, and citizenship and naturalization services.

2.6 The Indochinese and Soviet Programs

The resettlement of Indochinese refugees started in 1975 with the creation of the Indochinese Refugee Task Force that was helping in the process of resettlement of thousands of

refugees who were affected by the Vietnam War. At that time, around 130,000 entered the United States (Strand and Woodrow 1985, 78). In order to provide refugees with assistance and services, the Indochinese Migration Assistance Act was signed in 1975. The economic and political instability of Russia forced a large number of Soviets to enter the United States as well. Most of the Soviet refugees were Jewish and received substantial support from the American Jewish community.

2.7 Patterns in Refugee Resettlement and Adaptation

Refugee movement comprises one of the major forms of international migration in the world today. These movements are precipitated by a variety of factors. The spatial distribution of refugees in the United States follows the capacity of resettlement agencies to meet refugees' needs. Refugees are always going to be looking for economic and educational opportunities.

The United States resettles refugees largely according to their country of origin as well as based on the urgency of the individual situation. Refugees do not choose a particular place to be resettled in the U.S. They rely on resettlement agencies which decide the location. Most of the time, they are resettled where they already have family members or where there are pre-existing ethnic communities. There are 15 states in which the majority of all refugees resettled in the United States are initially placed: California has resettled large numbers of Vietnamese and Iranians; New York has resettled the largest number of refugees from the former USSR, Sierra Leone, and Liberia; while Minnesota has resettled many Somali and Ethiopian refugees (Singer 2006, 22). The largest number of Sudanese refugees is resettled in Texas. The following states resettle a fair number of refugees: Arizona, Florida, Georgia, Illinois,

Massachusetts, Missouri, North Carolina, Pennsylvania, Ohio, Oregon, and Washington (Singer 2006, 24).

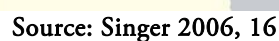
It is clear that most refugees admitted to the United States have been resettled in cities and suburbs of metropolitan areas. The goal of the Office of Refugee Resettlement is to have refugees scattered throughout America. Once refugees are settled, they are free to move wherever they care to go. If they move, they become secondary migrants.

2.8 Secondary Migration

Secondary migrants is a term utilized by many federal, state and local agencies to identify those immigrants who have arrived as refugees, and who move from their initial community of resettlement to a new place within 36 months of arrival (Lanphier 1983, 46).

After refugees have been received in the initial communities, they may leave those communities and go elsewhere to start a new life. Secondary migration can be explained in different ways. Refugees are always looking for new opportunities. Therefore, they will move into areas with better employment opportunities, more pleasant weather, and the opportunity for family reunification, more generous welfare benefits, well established ethnic communities, and affordable housing. In order to promote resettlement in these communities, funds are available to assist organizations in working with communities willing to resettle newcomers (Lanphier 1983, 41). Identifying secondary migrants can be very difficult. However, a refugee's first three digits of the social security number are assigned geographically in blocks by states. This provides a means of identification (Lanphier 1983, 64). The secondary migration of refugees usually takes place during their first few years after arrival. For the most part, states experience both gains and losses through secondary migration.

Figure 5: Foreign Born Population by States in 2000



2.9 The Refugee Act of 1980

The Refugee Act of 1980 redefined the term “refugee.” The program was established to assist all refugee groups regardless of national origin. In the Refugee Act of 1980, the United States recognized its moral responsibility and international obligation to the world’s refugees. Therefore, the United States began to respond to the urgent need to care for people subject to persecution in their country of origin. The act was followed by the creation of an Office of Refugee Resettlement (Haines 1996, 11). The number of refugees entering the U.S. every year is set by the President and approved by Congress. After the Refugee Act was enacted in 1980, the United States had approved on an average basis around 100,000 refugees for resettlement by the end of 1990 (Marfleet 2006, 83). Another amendment of refugee policy was made in 1989. The “Lautenberg Amendment” was created to facilitate the entrance of Jews and Christians into America (Zucker 1987, 111). The refugee admission process is made outside of the United States by an officer of the Department of Homeland Security or by the United Nations High Commission for Refugees.

2.9.1 General Refugee Population Characteristics

In order to better serve refugees, it is important to know more about their demographic characteristics, social and economic status and culture. Refugees in Hamilton County live in cluster neighborhoods, primarily in housing projects, shelters or with families and friends. Very few refugees live close to their place of work. They are drawn together by common ethnicity, friends or family. This helps to build a community in which earlier refugees can shelter the new and where new arrivals are helped to adapt.

In terms of formal education and literacy, refugees who migrate from cities are generally more literate than those who migrate from rural areas. This can be different depending on the country of origin where the literacy level might be higher or lower. Educational status affects the integration of refugees in many ways. The more educated a person, the more likely she or he will easily be accommodated into the host country. Reflecting these patterns, families with more education are less likely to have large families.

Due to language barriers, most refugees typically hold lower-status, lower paid jobs than other city residents. Language differences make communication difficult and can discourage refugees from obtaining services. Often they take jobs that Americans do not want to do. They have a small range of job opportunities and are most often found in assembly industries or hotels and restaurants. There are a substantial number of refugees who are married but not living with their spouse or children while they wait for the family reunification process to happen.

In 2000, the U.S. accepted over 72,000 refugees. While that number dropped precipitously following the terrorist attacks of September 11, 2001, new refugee admissions to the U.S. began to increase again in 2004 (Singer 2006, 48).

2.9.2 What is the Refugee Resettlement Program?

The resettlement program is made possible through a partnership of public and private agencies. One of the public agencies involved in the U.S resettlement program is the U.S. Citizenship and Immigration Service (USCIS), which determines the admission requirements for each refugee for eligibility for immigration rights, such as a change of refugee status to become a legal resident in the United States. The Department of State (DOS) takes care of all the

logistics prior to refugees arriving in the United States. This includes coordinating resettlement policy and managing overseas processing, cultural orientation, and transportation to America. The Department of Health and Human Services (HHS) is responsible for a portion of resettlement programs, such as providing cash and medical assistance.

Private agencies can be churches or volunteers from local communities that offer day-to-day services, such as providing clothing and household furnishings. Volunteers who spend time with the refugees often become a mentor and support refugee families by providing after-school tutoring to children.

Access to the U.S. Resettlement Program for refugee applicants varies from diplomatic post to diplomatic post. Much refugee processing is conducted in locations where USBCIS has an established presence for this purpose (Nairobi, Vienna, Frankfurt, Moscow, Bangkok, New Delhi, Islamabad, and Havana). In general, if a post is approached by a third country national seeking admission to the U.S. as a refugee, the post should advise the person, as appropriate, to present himself/herself to the post government and/or to the local UNHCR office for protection and determination of refugee status. After refugees have found temporary asylum in refugee camps or in neighboring countries, they are interviewed by the United Nations High Commissioner for Refugees (UNHCR) officer who will decide whether they should be granted refugee status, and, therefore, receive their protection. The UNHCR has three options to solve the resettlement issue for refugees: voluntary repatriation to the home country, integration into the country of asylum, or resettlement in a third country (Lanphier 1983, 62). Most refugees would like to return to their country as soon as it is safe to do so. If not, the other alternative is to quickly and smoothly integrate them into the country of asylum. The third

solution comes when voluntary repatriation and integration into the country of asylum do not work. Therefore, it becomes the responsibility of the UNHCR to resettle them to a third country such as England, the United States or elsewhere (Lanphier 1983, 63).

In most cases, a refugee must be outside of his/her country of origin in order to process the application. The only ones who are not eligible for resettlement are refugees with criminal records and those with a serious illness. For the refugees who are granted refugee status, the International Organization for Migration arranges transportation to the country of resettlement. The cost of transportation can be paid by the refugee through a loan or by family members who are willing to pay the cost.

The process of resettling refugees in the U.S. has two parts. The beginning of the process and admission are a function of the national government. The U.S. State Department suggests guidelines on the maximum number of refugees to be admitted in a given year, and the President signs off on the final count. People applying for refugee status must have their application approved by the State Department (and now the Department of Homeland Security) or, in the case of asylees, they must be approved by a U.S. Citizenship and Immigration Services (USCIS) official or federal appellate judge. Thus, the refugee admission number is decided entirely on the federal level. But the process of resettling refugees who have been granted admission to the U.S. is a local process. When refugees arrive in the country of resettlement, they have many questions: Where will they live? How will they pay for their apartment? What kind and how soon will they get a job? And how soon can they have the rest of their family with them if they did not come together? Adaptation begins only when these questions are answered. Refugees are personally greeted at the airport by an agent of a

sponsoring NGO or a sponsoring family. They are taken to their new home if they are fortunate enough, and shown where to get groceries and how to apply for public aid. They are offered classes in English, or job skills training in occupations like electronics assembly, nursing or nail technician work. Everything frequently happens through local nonprofit resettlement NGOs. And so, these two components of the U.S government and local agencies for refugee resettlement work together. There is a close relationship between resettlement NGOs and the federal government. The federal government, through the Office of Refugee Resettlement, provides the funding necessary for the services available to refugees during their first 90 days in the U.S. The monies are referred to as Reception and Placement Funds (Olson 2006, 37). The Office of Refugee Resettlement makes other monies available to resettlement NGOs through grants, funding services such as small business start-ups, fast-track employment assistance or job programs.

After refugee status has been approved, the State Department defines the type of services that constitute the resettlement process. The services for the first 90 days of resettlement include: food, clothing, transitional cash assistance, housing, health screening, English as a Second Language instruction, and employment assistance. A number of National Voluntary Agencies accredited by the federal government provide these services through local non-profit organizations. The goals of these local non-profit organizations are to assist refugees to adapt and become economically self-sufficient. Local citizens also take part in the resettlement process. As soon as there is a refugee community established, refugees themselves always become involved in providing some of the services to new refugee arrivals.

The refugee resettlement program in the United States is supported by a combination of private and public funding. The refugee resettlement agencies raise funds privately and recruit volunteers to help cut down the cost of full time employees for the resettlement program.

Public funds come from the federal and state governments. Resettlement policies in the United States are very different from any other country. The government clearly and publicly promotes a refugee's employment, economic integration and achievement of self-sufficiency as soon as possible after arrival. However, all refugees are eligible to receive cash assistance for up to eight months, if they cannot find a job within the first 90 days of their arrival. But, they must demonstrate that they are actively pursuing a job throughout this time and that they are willing to take any job offered to them. According to federal regulations, an individual who is receiving refugee cash assistance, and who is not exempt for reasons such as medical problems, must accept "at any time, from any source, an offer of employment, as determined to be appropriate by the state agency or its designee" (ORR Regulations, Section 400.75(a)(3). Additionally, resettlement agencies are pressured by funding constraints to help refugees find employment as soon as possible, preferably within the first three months after arrival. The United States provides intensive, individually-focused services to refugees upon arrival with the expectation that the refugees will quickly become self-sufficient and no longer depend upon external assistance. Families who are not able to attain self-sufficiency soon after arrival remain eligible for their state's welfare program based on the same standards as U.S. citizens.

2.9.3 General Housing Policies

Housing is an important part of refugee settlement. We all need a roof over our heads regardless of job, income, nationality or race. Housing provides a social fabric that improves the

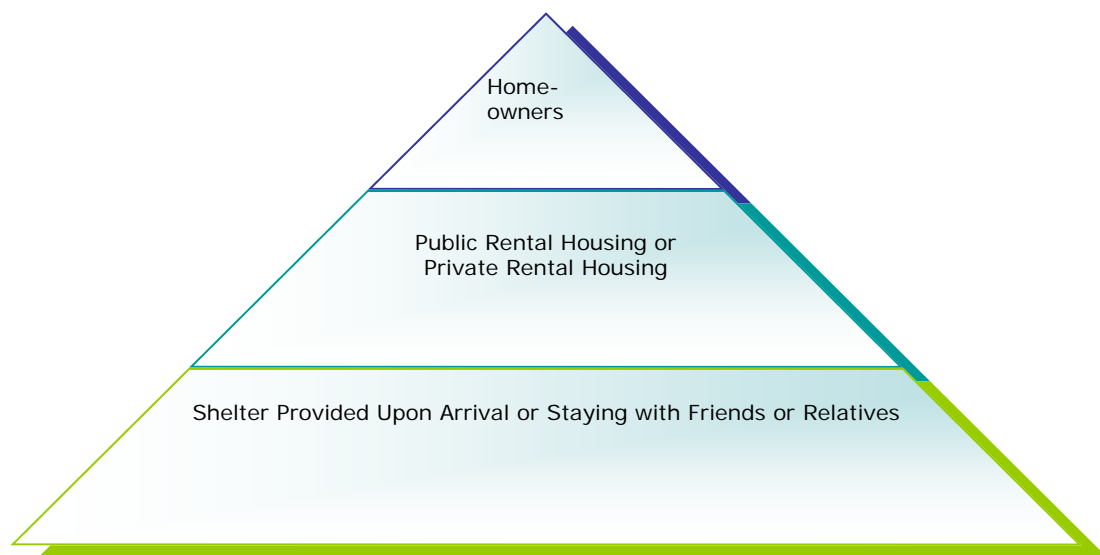
community and benefits the residents and the neighbors. Housing has always been a social issue, so there is a concern to provide housing for different types of households that would promote housing choice and affordability across all price ranges, while making effective use of federal, state, and local programs and incentives to meet housing needs not adequately addressed through the marketplace. The current focus of housing policy is to build human capital and promote economic mobility. Housing policy can provide people living in inner-city neighborhoods the means to move to areas of greater economic opportunity with neighborhood amenities (Foley and Andrew 2003, 27). Housing policy can also help low and moderate income families build wealth and achieve stability with the idea being to expand home ownership so families that become homeowners gain the opportunity to experience an increase in wealth as property values appreciate, and enjoy a neighborhood which will benefit from better upkeep.

Homes are places for refugees, as well as anybody else to live, belong, grow, and feel safe. Housing represents a key component of a refugee's integration. Location is another part of the housing bundle that impacts other aspects of life such as: access to employment, public services, educational opportunities, leisure, friends and relatives.

Initially at least, refugees are at the low end income spectrum of the population. General housing policies address the housing needs of poor people (including refugees), which are quality, accessibility and affordability of housing stock. Subsidized low-income housing is the most important category of refugees' housing. It has been clearly shown that the subsidized low-income housing built over the decades has been segregated and slum areas. Therefore, these areas are infested with crime and drugs. Subsidized low-income housing consists

primarily of two bedroom units, a very few three bedroom units and some childless couple apartments. By definition, subsidized housing is housing in which the government provides financial help to people who meet specific household-income guidelines. Federal low income housing is a product of the economic depression of the 1930s, a program born to address and later solve the problem of the housing needs of poor people in urban areas (Mattu 2002, 23). Between 1960 and 1970, the government created new forms of housing subsidies such as Section 8. The Section 8 housing program is designed to diversify the housing choices of low income people by making privately owned housing available to them (Huttman and Juliet 1991, 63).

Figure 6: Steps toward housing for refugees



Source: Author

There are two Section 8 programs. One provides tenant-based vouchers so tenants can rent anywhere they choose to. The tenant has to sign a lease with a private owner and pay around 30 percent of his or her income. The second project-based program is generally linked

to a particular apartment complex and cannot be transferred to a different one. The tenant also pays 30 percent of income (Huttman and Juliet 1991, 65).

For the most part, refugees cannot be eligible for both programs upon arrival because of the time it takes for Homeland Security to process their paperwork. Once they are eligible, the first available choice for them will be the Section 8 project-based vouchers, which typically are in places with a high concentration of poverty, crime and drugs. The tenant-based vouchers are the most difficult to receive because of the very long waiting list of families wanting to get these vouchers. Sometimes the lists are not even open to new applicants. It may take three to six years for a refugee to acquire a tenant-based voucher.

The housing market in the U.S reflects the American tradition characterized by high amounts of home-ownership and private rental, and a small number of subsidized low-income or affordable housing units. The government has placed more emphasis on home ownership since the 1940s. As a result, the government has financed land acquisition and low cost mortgages for homebuyers. Home ownership rates rose then from 45 percent in 1940 to 63 percent in 1970 (Murdie 2005, 42). The long-term impact of these policies is a decline in the amount of affordable rental housing. Thus finding affordable housing has become increasingly difficult for low income families and especially for refugees.

2.9.4 Asylum Seekers

The term “asylum seekers” is used wherever possible to refer to people who seek refugee status either upon arrival in a country or shortly thereafter. Once they have been granted refugee status, they are called “asylees.” There is usually a long delay before the status is granted. Therefore asylum seekers live in a very difficult situation. With no means of income,

because they are not given a work permit allowing them to work legally, they lack basic needs such as housing and health. They face uncertainty about their situation, and they can also be deported by an immigration officer at any time. However, once refugee status is granted, they are eligible for all refugees' benefits. Asylum seekers usually find their own accommodations upon arrival. They are not eligible for formal language training before their status is granted. Therefore, they do not have any legal source of income for themselves and their family.

Asylum seekers and refugees often have the skills and the desire to be contributing members of society. Some of them may have held professional jobs in their own countries. Until the completion of the process, however, asylum seekers are not allowed to secure a job suitable to their skills. During that time, they generally need support.

2.9.5 Cost of the Refugee Resettlement Program in the U.S.

Each refugee admitted after 1980 is provided with specific forms of assistance by a vast network of federal, state and local government agencies; non-profit, voluntary and religious organizations; and private citizens. Many types of grants also contribute to the support of refugees.

Ten major voluntary non-governmental agencies (VOLAGs) carry out the function of resettling refugees throughout the US. In total there are 400 VOLAGs and organizations which have State Department contact relating to refugee resettlement (Nawyn 2005, 40). Funding for resettlement is distributed through grants and contracts given to the VOLAGs from the U.S. State Department Bureau of Population, Refugees, and Migration (PRM) and the U.S. Department of Health and Human Services, Office of Refugee Resettlement (ORR). Each of the

major VOLAG subcontracts to others. The cost to the Federal government for refugee resettlement in FY 2005 was \$676 million (Nawyn 2005, 42).

The VOLAGs receive \$2000 for each refugee (including children) under an ORR program called Matching Grants. However, the VOLAG must first provide \$200 cash from its own resources and \$800 worth of items such as used clothing and furniture before it receives the \$2000 from the government. So it is beneficial for VOLAGs to have a large number of refugees to resettle. VOLAGs are also given 25 percent of any travel loans they can collect from refugees. Before refugees are eligible for any form of welfare, they receive \$850 per family as a gift from the State Department (Nawyn 2005, 44).

2.9.6 Refugee Assistance and Services

The services provided by the resettlement system are available to refugees upon arrival in the United States. The main focus of the program is to help refugees to be self-sufficient as soon as possible. Therefore, providing new skills to refugees can help them get employed more quickly. Disabled or elderly refugees are eligible for Social Security only if they have been in the United States for seven years.

The Refugee Act of 1980 outlines a number of services which enable refugees to undergo a smooth transition while looking for their first job. The State Department and private voluntary resettlement agencies provide several types of assistance and services for newly arriving refugees in the United States. The most important ones are: Care of Unaccompanied Minors, Cash and Assistance, Social Services, Targeted Assistance, the Voluntary Agency Matching Grant Program, and the Wilson/Fish Project.

The Refugee Resettlement program is funded by the federal government. The Office of Refugee Resettlement spent anywhere from \$4000 per refugee in 1990 to \$5000 in the year 2000. This funding is very minimal compared to what refugees received early in the 1980's (Olson 2006, 34). In recent years, because the country's economic situation has become more difficult, welfare dependency has gone up, and refugees have been seen as a burden for the government. Therefore, the eligibility limit had to change in order to eliminate the \$30 million additional income that was supporting the refugees. The present yearly \$5.8 million annual budget now supports the different programs mentioned above (Olson 2006, 35).

2.9.7 Care of Unaccompanied Minors

The Refugee Act of 1980 authorized full care for unaccompanied refugee minors in the United States. This assistance includes foster care and medical care. The care of unaccompanied minors is a high priority for the Office of Refugee Resettlement. Care of Unaccompanied Minors gets funding before any other program. Unaccompanied minors are placed in special foster care programs and are provided regular foster care services. The main goal of the unaccompanied minors program is to reunite these children with their families or relatives.

2.9.8 Cash and Medical Assistance

Most refugees come to the United States with very little money and need some kind of support during the transitional period until they get their first job. Cash and Medical Assistance is the most important component of the Refugee Resettlement Program because it helps refugees meet their basic needs. Cash assistance benefits are provided based on family composition. Single adults and couples without children are eligible for cash assistance for up to

eight months. They are asked to be employed before that time ends. There is an exception for families with children under 18 years of age, and they can remain in the program for a period of two years. The amount to be received each month depends on family composition and is established by each state.

The Office of Refugee Resettlement sends funds to state and local health agencies to provide screening and health related services to refugees before they arrive in the United States and for those already in the country who are eligible for Medicaid. Singles and couples without children are eligible for medical assistance for the first eight months after arrival in the United States. Medicaid also goes to families with minor children, although the conditions and eligibility vary from one state to another.

2.9.9 Social Support and Services

Refugees in their country of settlement face difficult situations so a social network of friends and associations is helpful. In most cases, the presence or existence of a strong community usually plays an important role in the process of resettlement. A smooth integration of refugees sometimes requires the presence of a social group that a refugee can be related to. Because of language barriers, it becomes important for refugees who have been in the country a longer time to provide support to newly arrived refugees in order to aid them in their adjustment to the new culture. As sponsors, members of church groups are also involved in building networks with refugees.

One of the areas that social services focus on the most is English language training. Local resettlement agencies and state governments have been instructed by the state government to coordinate their efforts to improve the language skills of new refugees. Language training is

very important for refugees because they can function better in the United States if they know the language. The acquisition of English language communication skills has long been recognized as a dominant factor in the successful assimilation and resettlement of refugees. Local school districts provide a wide range of language assistance to students with limited English proficiency. This is made possible through Bilingual Education Act (BEA) grants. Even though the level of funding declined between 1980 and 1990, it rose again between 1997 and 2001 from \$174 million to \$291 million (Greenwood and John 1999, 112).

Targeted Assistance is a grant that serves the purpose of facilitating refugee employment and achievement of self-sufficiency. The funding received by the state is made available to the county or other local agencies. This amount represents more than 95 percent of the budget of many local groups (Greenwood and John 1999, 117). The Targeted Assistance Act is an extension of the Assistance Act of 1986. The funding received by the county is also used to supplement specific needs, especially in areas with large refugee populations.

Under the Refugee Act of 1980, the matching grant is an alternative program to public assistance, designed to make refugees self-sufficient within three months from the date of entry into the United States. The program is funded on a calendar year basis. Eligible grantees are resettlement agencies able to coordinate comprehensive multilingual and multicultural services for refugees at local sites. Among other requirements, enrollment must be completed within 31 days of arrival for eligibility in the program.

The Wilson/Fish Projects grew out of some resettlement agencies' frustrations. Congress mandated refugee legislation in 1984 to give refugee resettlement programs different

alternatives to cash assistance. The focus of the project is to increase early employment and self sufficiency and to reduce the level of welfare dependence (Haines 1996, 82).

It is clear that refugees and asylum seekers, regardless of their status, need support. This support starts from when they arrive and continues through the years following their resettlement. Meeting refugees' needs begins by involving refugees themselves at every stage and area of resettlement. Most literature identifies a variety of ways to meet refugees' needs ranging from developing a comprehensive policy framework to providing essential support to resettlement agencies.

Most services are provided by faith-based NGOs and are regulated by the federal government. There are specific instructions as to what services must be provided to the refugees. Therefore, it is difficult for resettlement agencies to go against restrictions placed on them by the government.

Chapter 3. Methodology

To understand the issue of housing among refugees, interview, a comparative case study of best practices in housing refugees in Louisville, Kentucky, was examined. In addition, a series of interviews was personally administered within four key informant groups to better understand the conflicts and constraints that exist in Hamilton County with regard to providing safe and affordable housing to refugees.

The aim was to obtain twenty completed interviews, fifteen with refugees, two with refugee resettlement agencies (Catholic Social Services and Jewish Family Services) from whom some data were collected through participant-observation in their activities involving staff and refugees, two with housing providers (CMHA and Over-the Rhine Community Housing), and a housing official (Ohio Job and Family Services).

The interviews were arranged mainly at the participants' homes, or where it was most convenient for them. Participants were asked to tell the story of their life in Hamilton County and to explore a number of issues related to the process of resettlement, especially housing issues. The interviews were all conducted by the investigator in order to minimize variation in the topics covered and the means by which the questions were addressed among refugees. The questionnaire consisted of both open-ended and closed questions. Utilization of both types of questions facilitated the collection of data that could be analyzed both quantitatively and qualitatively. Demographic and easily quantified information, such as sex, age, level of education and type of employment, was gathered to provide a clearer picture of the study population. The initial stage of using a standardized questionnaire involved the selection of the

participants. The main sampling criteria were: gender and age balance, length of stay in Hamilton County, nationality, and refugee status. Interviews were conducted in English and interpretation was supplied by another relative. Interviews took approximately one hour.

Respondents were recruited using the snowball technique, with the assistance of staff from both refugee resettlement agencies mentioned previously. While this is a commonly used technique, it does not systematically identify a representative sample of the study population because people tend to associate with others like themselves. This is why there are many more Sudanese than any other ethnic group, which has had an impact on the data collected. The interviews cover a number of themes, including the respondent's housing situation before coming to Hamilton County, expectations about housing in Hamilton County, the housing situation in Hamilton County, the initial housing experience, several questions about the overall housing experience, questions about the refugees' reasons for coming to Hamilton County and suggestions for improving opportunities for refugees. Participants did not receive any remuneration and standard ethical procedures were followed.

3.1 Data

Primary data from the Worldwide Refugee Application Processing System (WRAPS) were obtained from the U.S. Office of Refugee Resettlement (ORR). These data include all refugees who were granted refugee status and were admitted to the United States for the period 2000-2006. This does not include asylees who obtained their status while already in the country. The data include the refugee's year of entry, country of origin, and place resettled (city, county and state) in the United States. "Place resettled" refers to the location of the local voluntary agency responsible for the initial placement of the refugee. For purposes of comparison and accuracy,

data provided by local voluntary agencies (Catholic Social Services and Jewish Family Services) and Hamilton County Job and Family Services are used because they serve asylees who do not necessarily reside where they were granted asylum, and for secondary migrants who moved away from where they were first resettled. Another set of data from the above two resettlement agencies and CMHA (Cincinnati Metropolitan Housing Authority) is used to identify the number of refugees who have been successfully housed upon arrival or within the subsequent three months.

3.2 Analysis

The information collected was entered into the Statistical Package for Social Sciences (SPSS) database for analytical purposes. Comparisons were made between several variables such as country of origin and time spent in the resettlement country. The information gathered from direct responses to open-ended questions and direct quotations were compiled into tables and categorized by topic and theme to facilitate comparison within the group regarding the particular question. The respondents all lived in Hamilton County for at least three months in order to experience the local housing market.

The responses from each interview were summarized into frequencies and percentages to permit easier description and comparison of variables. Cross tabulation of two variables was introduced to establish firmer associations and to generate more reliable statements, which were used to support the basic research questions. One case study of selected initiatives for best practices (refugee resettlement programs in Louisville) was also assessed. In order to compare the resettlement program in Louisville and the program in Hamilton County,

Louisville's program operation, budget and fundraising sources, staff capacity and ability, and rules/policies were assessed.

3.3 Challenges

Although the goal was to have a total of 31 interviews with refugees, due to time constraints and the refugees' busy schedules, only 20 interviews were completed. Around nine respondents interviewed were Sudanese refugees. A convenience sample was used because it was not easy to access a wider population of refugees living in the Cincinnati area.

It is important to mention that Jewish Family Services resettles only refugees from the former Soviet Union, which includes these countries: Azerbaijan, Armenia, Belarus, Estonia, Georgia, Latvia, Lithuania, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Uzbekistan and Ukraine.

Several issues should be kept in mind when analyzing the data gathered for this study and when drawing conclusions based upon the data. Respondents have come from different backgrounds. Thus, given the small size of the sample, and the issues involved in using the snowball technique, it was often difficult to successfully reach the original goals.

Several of the variables, such as time spent in the resettlement country, educational level, and language proficiency, affected the respondents' opinions and feelings about their resettlement experience to varying degrees. Also, a number of interviews were conducted in a language other than the respondents' first language, or with the use of interpreters, both of which can affect the respondents' understanding of the questions asked and the responses given.

That said, as a preliminary, broad-based comparative study, the research undertaken in this project is unique in the literature on refugee resettlement. While there is a great deal of room for improvement, this study and its methods may provide a baseline and a jumping-off point for future, necessary research in this field.

3.4 Case Study “Best Practices”

Refugees in the United States face special challenges with respect to housing issues. As a result, an increasing number of refugees is placed in shelters or in communities where they are at risk for all kinds of attacks. In order to gain a systematic understanding of the different dynamics that gravitate around refugee resettlement programs, and especially housing issues, an in-depth examination of the refugee resettlement program in Louisville and Hamilton County was done, with Louisville selected as a comparative best practices case study. Louisville, Kentucky, and Hamilton County, Ohio, were chosen because of their proximity to each other. Because of that, the data were easier to access. Also, each one of them gave a particular perspective in terms of success and problems.

In this study, a review of best practices in refugees’ resettlement was undertaken in Louisville, Kentucky, in an attempt to identify those practices and policies that key respondents believed were of most value in meeting the housing needs of refugees. In order to better understand positive and negative factors that limit the access to safe and affordable housing for refugees, the data and literature review were extensively examined. It is clear that policy issues and a complex housing market within refugee resettlement programs result in either better or worse housing outcomes for refugees.

Provision of accommodation upon arrival is an important dimension of good practice in refugee resettlement. By understanding what results in successful and unsuccessful outcomes, it is possible to identify implications for policy development and service provision.

3.5 Louisville, Kentucky

Best practices working with refugees in Louisville are centered on a number of objectives, including: documenting the total number of refugees and asylees in the city of Louisville and their experiences, developing a good working relationship between refugees and the resettlement agency, and developing recommendations for increasing access to social services and education for refugees. Access to adequate and affordable housing is essential for a smooth integration of refugees in the city of Louisville. Therefore, Catholic Charities facilitates the linkages among all the key players. There is a network of stakeholders that refugees are a part of, including the City of Louisville and home builder associations.

Louisville has a higher share of refugees than Cincinnati due to its large federal refugee resettlement program. According to the census data, about 15 percent of foreign born residents are refugees, second migrant refugees or asylees. Refugees are resettled in Kentucky through the Wilson-Fish Program, a public-private partnership that provides benefits and social services during refugees' initial years in the United States. The state of Kentucky receives refugees from a wide range of countries. According to census data, about 10,800 refugees were resettled or moved to the Louisville area from 1994 to 2004.

The large number of refugees coming to Louisville is very diverse. According to data from the Kentucky State Refugee Coordinator, between 1994 and 2004, Cubans (39 percent) and Bosnians (5 percent) were the largest nationalities of refugees arriving in Louisville. The

goal of the refugee program is early self-sufficiency. Catholic Charities has had success in resettling refugees because it meets the employment outcomes set by the government. Catholic Charities has been resettling refugees in the Louisville metro area since 1975 and is an official representative of the United States Catholic Conference of Bishops in the Commonwealth of Kentucky, which is one of the seven VOLAGs that are allowed to resettle refugees in the United States. Up until now, Catholic Charities has resettled about 11,000 refugees from 30 different countries.

The recent wave of refugees from around the world who have established their homes in Louisville is the most visible and diverse among the foreign born population in the region. Many refugees have been in Louisville for over five years, and some are just arriving. Louisville was chosen because of the variety of refugee groups that have resettled in Louisville's metropolitan area as well as because of its proximity to Cincinnati. Also, the city of Louisville tackles the housing needs of refugees with a holistic approach which focuses on grassroots support systems as well as professional housing providers and the challenges that each one of them faces. So the housing experiences of refugees in Louisville are a representation on a small scale of what is happening around the nation. The City of Louisville is also intentional about diversity and the integration of foreign-born people into the community.

3.6 Hamilton County

Hamilton County is significantly affected by the housing needs of new refugees, which has a potential impact on the integration of refugees in Hamilton County. The housing needs of refugees in the county are informed by awareness that there has been a shortage of affordable and safe housing in the county that can accommodate refugees upon their arrival. It is in this

context that the immediate housing needs of refugees in Hamilton County are most acutely expressed and the experiences of refugees in the resettlement program can be usefully compared with other refugee resettlement programs in other parts of the country. Based on this and the fact that Jewish Family Services also resettles refugees, Hamilton County has been chosen as the defined area of the research study because it allows an area large enough to incorporate a sampling of a diverse group of refugees with different experiences, as there are two agencies serving them.

The United States is the first country to resettle a large number of people experiencing persecution based on religion, political affiliation, and war. The Refugee Act passed in 1980 allows refugees to be admitted to the United States based strictly on humanitarian consideration regardless of their country of origin. The Refugee Act provides refugees with legal status. Therefore they can work and live in their new host country. As mentioned previously, the federal government subcontracts these resettlement services to NGOs.

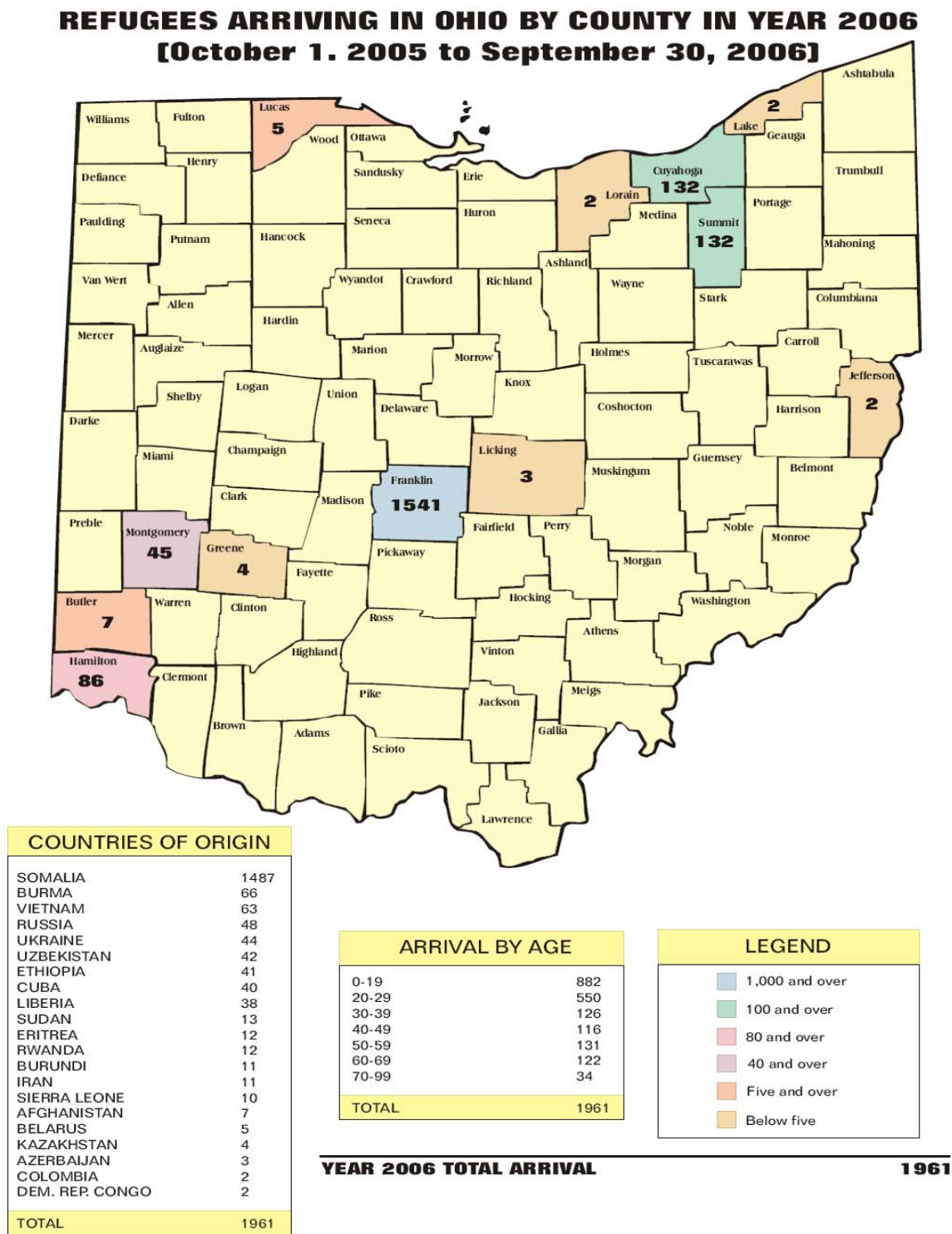
The leading refugee destinations are metropolitan areas which have always been the traditional immigrant gateways such as Los Angeles, New York, Minneapolis, and Washington, DC. Nevertheless, during the last decade, refugee destinations have shifted away from traditional immigrant gateways to medium-sized and smaller metropolitan areas. Around the beginning of the 19th century, thousands of Germans, Irish and other Europeans poured into Hamilton County looking for economic opportunities. These first migrant settlers established economic and cultural characteristics that shaped the presence of immigrants in Hamilton County. According to the U.S Census Bureau, 4.2% of Hamilton County's population was born outside of the country with a significant number of non-European migrants. The increase of

foreign born people in Hamilton County has been driven by political conflicts and unstable economies in developing countries. Migrants from Mexico and refugees from Africa changed that migration boom. According to the U.S Census Bureau the number of foreign born people in Hamilton County was 28,579 in 2000 and 32,734 in 2005. Hamilton County's population as a whole was estimated at about 806,662 people in the year 2005 according the U.S Census Bureau.

Although Hamilton County is a long way from traditional gateway cities, resettlement agencies and a strong network of friends and relatives have been important factors in bringing refugees to Hamilton County. Refugees are also free to go wherever they see an opportunity. In Hamilton County, the two organizations responsible for refugee resettlement programs are Catholic Social Services and Jewish Family Services. Refugees are assigned to those agencies based on the three categories mentioned earlier: predestined, geographical, or free pool.

Since these two resettlement services were established, refugees have come from 34 different countries. The majority have come from: Burma, Ethiopia, Liberia, Russia, Somalia, Sudan, Vietnam, and Yugoslavia. Refugees need to be integrated in their new country as soon as possible. Over the last twenty years, more than 11,000 have been resettled in Hamilton County by Catholic Social Services. So, there are a number of social services available to them: job placement, child care, transportation, language training, and employment counseling and interpretation and translation services from their native language to English. These services can be provided for five years, to help refugees to become self-sufficient. There is also a program that provides cash assistance and medical care to refugees in Hamilton County. Refugees are eligible for these two programs for up to eight months.

Figure 7: Refugee Population by County in 2006

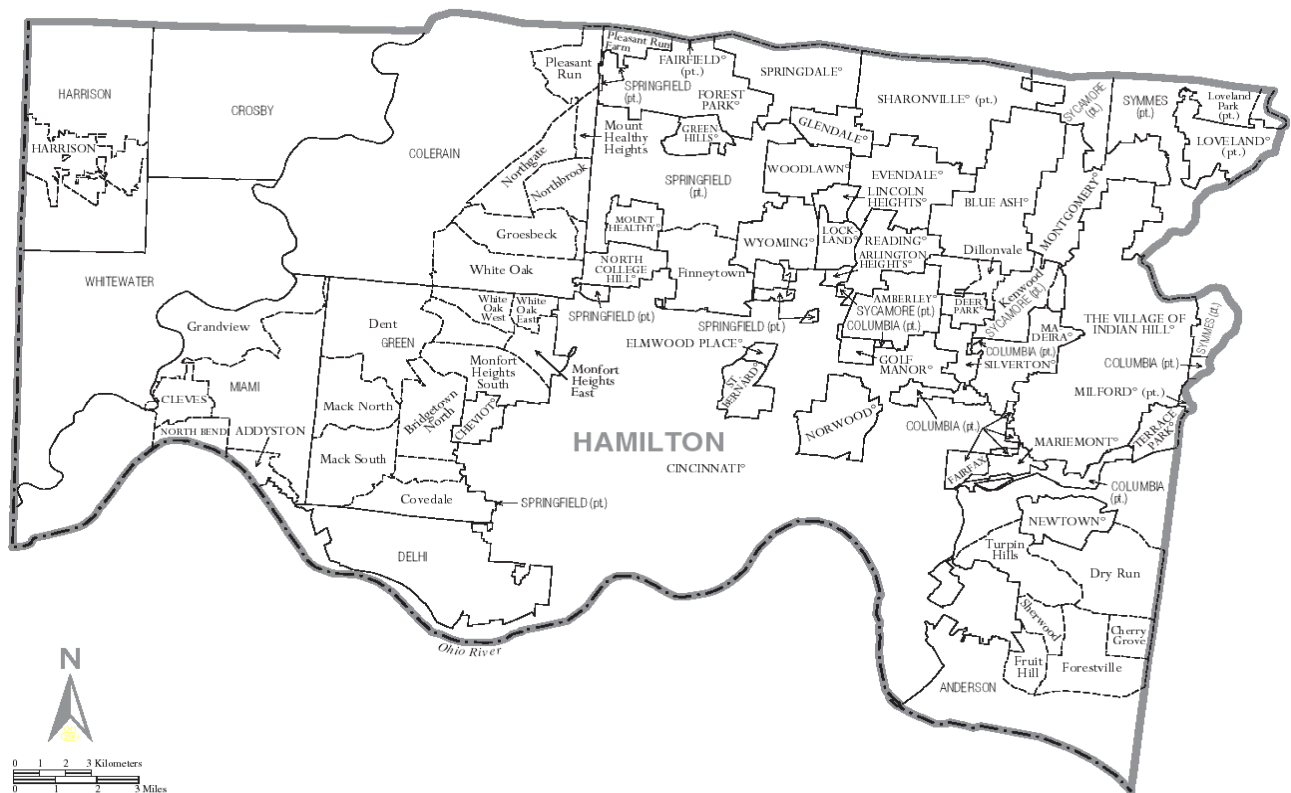


Source: Ohio Department of Job and Family Services, 2006

3.7 Geographic Scope

The geographic scope of this study encompasses the Hamilton County area. See map below. According to the U.S Census Bureau, Hamilton County has a population of 805,343 people in 2000. The County boundaries include the lowest point in Ohio and where the Ohio River crosses the Indiana border. The County has 21 cities, 17 villages, and 12 townships.

Figure 8: Study Area



Source: Ohio Department of Job and Family Services, 2006

3.8 Study Limitations

Although there is enough information regarding housing issues in Hamilton County, not much research examines the extent of housing problems faced by refugees. However, there has been lot of research done on the topic outside of the U.S.

The Refugee Resettlement Program provides services such as employment, education, health care, housing, and transportation that are very important for a smooth integration of refugees. Given the depth and extensive nature of the program, the primary focus of this study is on housing needs only because the time restrictions did not permit research on all the factors of the program. The other challenge was the unavailability of the financial report of the three resettlement agencies (Catholic Social Services, Jewish Family Services and Catholic Charity of Louisville). These reports would have been important to understand and assess whether money is a factor that determines the success of one program as compared to another.

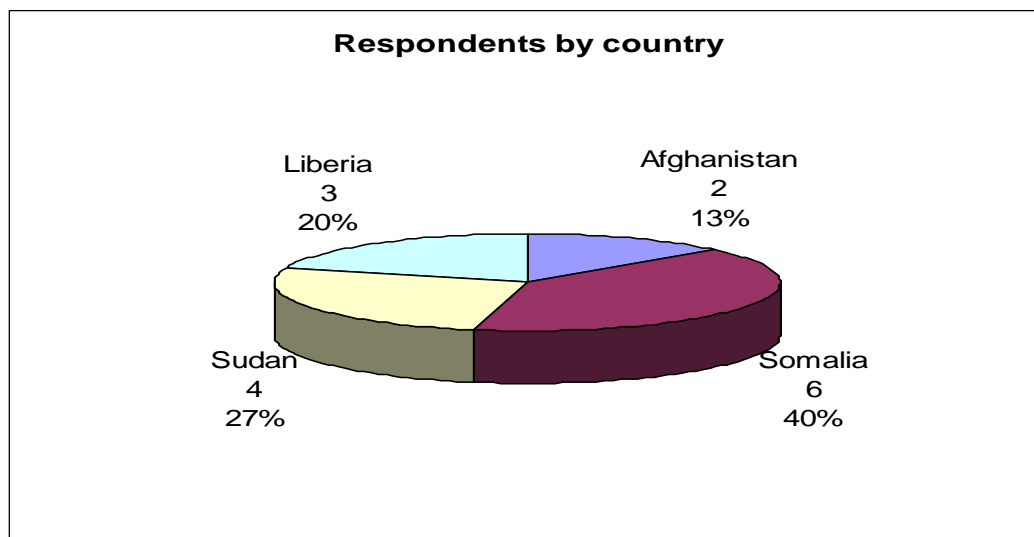
Refugee arrivals can serve to reinforce existing patterns of deprivation and disadvantage. They can also, however, promote social cohesion and foster neighborhood stability and sustainability. The reliance of refugees on the resources available in establishing minority ethnic clusters to manage the challenges of establishing a position within Hamilton County meets basic material needs and engages with key service providers, for example, serving to ensure the viability of specialist shops and cultural facilities that might be threatened by the gradual dispersal of existing residents. Social organization can be fostered, co-operation facilitated, and a sense of solidarity and mutual support promoted among people. The arrival of new refugees has the potential to act as a stabilizing force for neighborhoods otherwise characterized by high turnover and transience.

With regard to local economic development, refugees consistently indicate a desire to work and can provide much-needed labor and skills, and help to rebalance the demographic profile in areas with a shrinking population because of outward migration and declining birth rates.

Chapter 4. Analysis and Findings

The housing experiences of refugees in Hamilton County are not well known by the public because they are similar to many other low-income households, with the important difference that refugees are limited in accessing affordable and safe housing due to their lack of language skills, insufficient knowledge of the culture and poor strategies to find housing. The participants who were interviewed for this research were divided into a group of four key informants: refugees, resettlement agencies, developers and county officials. The refugees were asked about their settlement experiences. Those who were interviewed came from several countries. The refugees were from Afghanistan (2), Somalia (6), Sudan (4) and Liberia (3).

Figure 9: Respondents by Country



Source: Author

Most of these refugees came directly from their home country and had lived in Hamilton County for at least three years. The major reason given for refugees to settle in Hamilton County was to join family and friends. Throughout the interviews, gender balance was

achieved. Married couples and singles were among the respondents. Most respondents have a large family and children who are still young. It is also clear that most refugees arrived with a low level of education and language skills which made their integration harder. An evaluation of the role of the different services provided by the resettlement agencies and housing providers was made.

A diverse group of respondents was recruited. The age range was from 19 to 56. Six females and 9 males were identified. Most of them were married. In terms of length of residence, the range was from people who have been in America for five years and the rest less than five years. Most of the respondents were newcomers and had arrived in the area within the past five years, and resided in the Greater Cincinnati Area for that period. Two participants were unemployed, one worked on a part-time basis and the rest of the respondents worked full-time. Two participants depended on social assistance as their main source of income.

The difficulties faced in the resettlement process, as expressed by both refugees and service providers in Hamilton County, are mainly related to economic self-sufficiency and cultural adjustment. There are also institutional constraints that make the resettlement process difficult. Catholic Social Services, which is the main resettlement agency in Cincinnati, tends to be short-staffed, competes for private or government grants, and is bound by government restrictions and obligations. These constraints make it difficult for the different agencies to provide all the core services mandated by the government.

The staff from Catholic Social Services acknowledges that they are aware of the difficulties that refugees face in finding affordable and safe housing. They often feel powerless given funding constraints. It was stated by Catholic Social Services that even though they play

an important role in the overall resettlement process, there are many variables that affect how an individual perceives his or her experience. The overall situation of refugees before arrival in the country of resettlement compounds the difficulty many find in the process of adjustment and finding safe and affordable housing. Catholic Social Services also expressed that they are under intense pressure from the government and their own national headquarters to ensure that most refugees start working within the first few months of arrival. Therefore, these organizational expectations are transferred to refugees.

4.1 Country of Origin

Between 2001 and 2005, 342 refugees were resettled by Catholic Social Services in Hamilton County. They came from 17 different countries: Afghanistan, Bosnia, Iraq, Sierra Leone, Sudan, Vietnam, Serbia, Mauritania, Syria, Liberia, Eritrea, Rwanda, Somalia, Ethiopia, Cuba, Iran and Congo. In 2005, about half the refugees living in Hamilton County were born in Africa.

Year of entry and length of stay are important factors in understanding a refugee population's characteristics and needs. When refugees get familiar with and understand the culture better as they spend more time in the country, their integration into the social and economic structure becomes relatively easier. The largest number of refugees arrived in Hamilton County around 2001 (about 111), and the number of admissions slowed down after September 11, 2001.

4.2 A Profile of Refugees in Hamilton County

It is clear that refugee resettlement services are more effective when the resettlement agencies are aware the number of newcomers, composition, and characteristics of the

newcomers. As part of the permanent migration flow into Hamilton County, resettled refugees and asylum seekers have never been a huge component of the overall population. These people face some of the most difficult challenges due to lack of friends and support systems in the places they settle, along with the trauma of displacement. Refugees living in Hamilton County have access to the same state benefits and services as other citizens. The refugee resettlement agencies that exist are: Catholic Social Services and Jewish Family Services. Most of the newly arrived refugees cluster in lower income areas of the city such as: Winton Terrace, Harrison Avenue, Queen City Avenue and the West End. Refugees' experiences are shaped by a number of factors such as socioeconomic characteristics and their ability to speak the language. The largest number of refugees arrived in Hamilton County before the September 11, 2001, tragedy. These demographic trends of newly arrived refugees will have an impact on Hamilton County's future characteristics and needs. There is a significant diversity in country of origin, year of entry into the United States, socioeconomic status and languages spoken. The refugees who are part of this study arrived between 2001 and 2005. The majority of them were resettled by Catholic Social Services.

Figure 10: Refugee profiles

Figure 10 A:

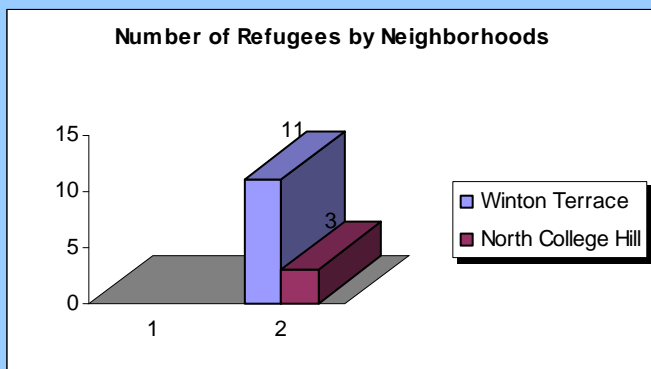


Figure10 B:

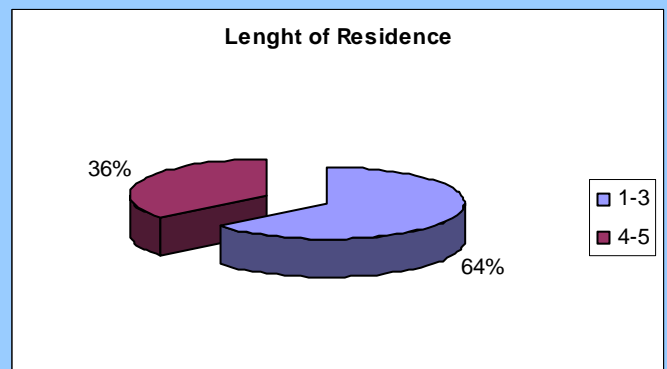


Figure10 C:

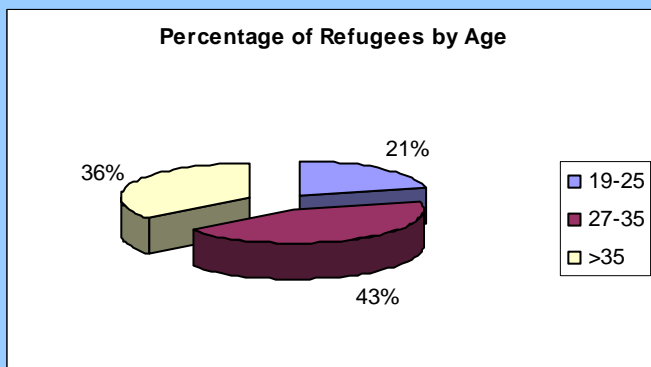
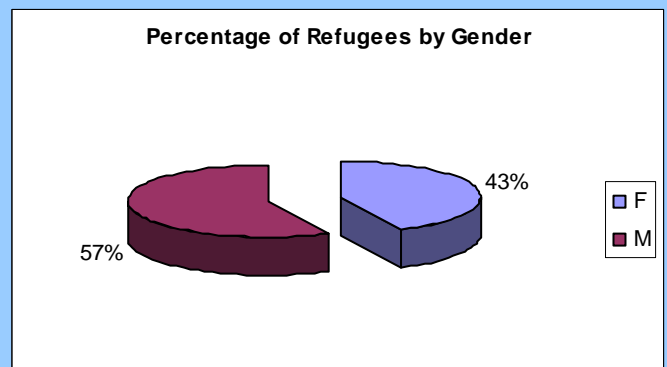


Figure 10 D:



Source: Author

Table 1: Refugee Arrivals in Ohio by County and Country of Origin in 2006

Refugee Arrivals by County and Country of Origin
FFY 2006

CUYAHOGA CO.		FRANKLIN CO.		HAMILTON CO.		MONTGOMERY CO.		SUMMIT CO. BREAKDOWN	
BY COUNTRY OF ORIGIN		BY COUNTRY OF ORIGIN		BY COUNTRY OF ORIGIN		BY COUNTRY OF ORIGIN		BY COUNTRY OF ORIGIN	
AFGANISTAN	4	AFGANISTAN	0	AFGANISTAN	2	AFGANISTAN	4	AFGANISTAN	0
AZERBAIJAN	3	AZERBAIJAN	0	AZERBAIJAN	0	AZERBAIJAN	3	AZERBAIJAN	3
BELARUS	0	BELARUS	1	BELARUS	3	BELARUS	0	BELARUS	1
BOSNIA & HERZ	0	BOSNIA & HERZ	0	BOSNIA & HERZ	0	BOSNIA & HERZ	0	BOSNIA & HERZ	0
BURMA	0	BURMA	0	BURMA	4	BURMA	0	BURMA	62
CONGO	0	CONGO	0	CONGO	0	CONGO	0	CONGO	0
D. REP CONGO	0	D. REP CONGO	0	D. REP CONGO	0	D. REP CONGO	0	D. REP CONGO	0
CROATIA	0	CROATIA	0	CROATIA	0	CROATIA	0	CROATIA	0
CUBA	0	CUBA	0	CUBA	38	CUBA	2	CUBA	0
ETHIOPIA	0	ETHIOPIA	34	ETHIOPIA	6	ETHIOPIA	0	ETHIOPIA	1
ERITREA	0	ERITREA	7	ERITREA	5	ERITREA	0	ERITREA	0
IRAN	0	IRAN	7	IRAN	0	IRAN	1	IRAN	0
KAZAKHSTAN	0	KAZAKHSTAN	4	KAZAKHSTAN	0	KAZAKHSTAN	0	KAZAKHSTAN	0
KYRGYZSTAN	0	KYRGYZSTAN	0	KYRGYZSTAN	0	KYRGYZSTAN	0	KYRGYZSTAN	0
LAOS	0	LAOS	0	LAOS	0	LAOS	0	LAOS	0
LIBERIA	21	LIBERIA	4	LIBERIA	4	LIBERIA	0	LIBERIA	3
RUSSIA	16	RUSSIA	3	RUSSIA	1	RUSSIA	26	RUSSIA	0
RWANDA	1	RWANDA	0	RWANDA	0	RWANDA	11	RWANDA	0
SIERRA LEONE	0	SIERRA LEONE	10	SIERRA LEONE	0	SIERRA LEONE	0	SIERRA LEONE	0
SOMALIA	36	SOMALIA	1432	SOMALIA	11	SOMALIA	0	SOMALIA	3
SUDAN	11	SUDAN	0	SUDAN	0	SUDAN	2	SUDAN	0
UKRAINE	36	UKRAINE	3	UKRAINE	3	UKRAINE	0	UKRAINE	0
UZBEKISTAN	0	UZBEKISTAN	5	UZBEKISTAN	0	UZBEKISTAN	0	UZBEKISTAN	37
VIETNAM	4	VIETNAM	18	VIETNAM	9	VIETNAM	3	VIETNAM	25
TOTAL	132	TOTAL	1528	TOTAL	86	TOTAL	52	TOTAL	135

Source: Ohio Department of Job Family and Services, 2006

4.3 Socioeconomic Status

The factors that determine socioeconomic characteristics and lead to life changes for refugees are the same as for the general population. Among these factors are: education, occupation, and income. The correlation between education and income is very powerful. The census data of 2005 show that annual earnings of high school graduates were 34 percent higher than those of individuals who did not graduate from high school. Annual earning increases

gradually with training and further level of education. It is clear that whether one is native born or a refugee, success in life is linked to education. The positive impact on earnings that education has on native born people and refugees is clear. However, in Hamilton County, the educational attainment level of refugees is lower than that of the general population. The lower educational attainment of refugees affects their income and makes it hard for them to meet all their basic needs. Refugees make much less than native born persons in Hamilton County.

4.4 Hopes and Expectations of Refugees

The acquisition of accurate information about life in the resettlement country prior to travel is one of the most important variables determining an individual's hopes and expectations during resettlement. Refugees receive information about resettlement primarily through informal channels such as personal contacts in the resettlement country. The cultural orientation program at the International Organization for Migration provides a venue for more formal dissemination of information about employment and cultural adjustment. This information shapes people's perceptions and expectations about their future lives. Most respondents reported that they do not speak about the difficulties they have encountered in the settlement country. They only focus on the positive aspects of life just to maintain their hope.

Cultural orientation to the resettlement country is presented by the International Office of Migration where information is provided to refugees before their departure from their home country. Even with this information being presented, refugees will face critical issues when they settle in the host country.

Most respondents recounted having positive expectations about life in the resettlement country before arrival, and stated that “life is very good”: no racism, more money and clean streets. Once in the resettlement country, refugees seem to be polarized about the services they receive from their resettlement agency. They feel both positive and negative about the services that they receive. They come with very high expectations, such as expecting a large furnished house for free, free education, a good job, and free transportation.

The literature review noted both positive and negative aspects of the fact that refugees have to find employment as soon as they arrive in the United States. Positively, refugees can build their self-confidence and satisfaction when they obtain employment and begin to progress in their new lives. It also encourages the self-sufficiency and independence that is so valued in U.S. society. However, the negative outcome of the emphasis on job acquisition is that it limits the amount of time refugees can intensively devote to the search for affordable and safe housing. Housing providers stated that refugees do not fulfill all the requirements to access permanent housing: ability to pay rent in advance, having a job or a co-signer, and a credit history.

The questions that were asked of refugees were open ended and were about their housing preferences and the barriers encountered in the housing search process. The resettlement agencies were asked about the constraints in addressing the housing issues of refugees, the strategies they use to overcome the difficulties encountered, and the outcomes to provide affordable and safe housing for refugees.

Refugees mentioned that they preferred to stay in Cincinnati because Cincinnati is a medium sized city compared to other American cities.

"I would continue to stay in Cincinnati because it is not expensive like other cities."

Participants spoke of their challenges coping with inadequate housing conditions. Some of the issues included poor ventilation, rodents and pests, structural issues with buildings, a noisy neighborhood and limited personal space, promiscuity, lack of safety, distance to amenities and poor transportation system.

"My apartment don't have fresh air, there are a lot of drug dealers outside and people screaming all the time."

Although they are still working on some of the important things they want, and acknowledging that conditions are not excellent, many refugees described their housing conditions as bad.

"We have problems with services, especially with housing, but we have to learn to understand the system."

Some refugees who had family members here received more help in their early resettlement process. A number of refugees are homesick and would like to go back home. There is a feeling of loss among them, when it comes to place.

"I miss my country, there is a different sense of community here. I would like my former life, friends, family and house. I feel like a baby here, very helpless. I don't speak the language. I had a better job when I was home."

In all aspects, refugees are likely to experience multiple disadvantages resulting from: race, language skills, household type and size, gender, and socio-economic status. These factors put refugees in an unequal position compared to other groups in society. Unfortunately, many of these issues have a negative impact on their overall experience of resettlement as they

struggle to understand the opportunities and constraints that affect their choices. It is clear that as refugees arrive in the United States, their first priority will be a roof over their heads and later the opportunity to seek other services that are provided by the community or appropriate agencies.

Refugees revealed that they are living in over-crowded, over-priced, substandard, unpleasant, and poorly maintained accommodations. Dealing with service providers was not always fruitful. Individuals often feel like they are being passed from agency to agency. Language difficulties often lead to reliance on a third person for interpretation. Refugees did state, however, that some advocacy groups had been helpful by listening and acknowledging their concerns. Refugees said that follow-up meetings with Catholic Social Services end sooner than they expect. They expressed the need for more assistance.

Most refugees were dissatisfied with the services they received and did not have the support they needed from the various staff members providing these services or the relationship was non-existent. Refugees also said the fact that they are under great pressure to begin working in any type of job very soon after arrival does not give them a chance to learn the language and better deal with the housing market. Refugees responded that the assisted living housing units were substandard and should not be part of the housing market. However, they felt like substandard housing was better than no housing at all.

The financial status of refugees relying on income assistance becomes a factor. Larger families have a hard time finding accommodations suitable for the number of family members they have. The focus of resettlement services makes it difficult for service providers to become more than proficient in all services. Although they are sensitive to the needs of refugees,

service providers feel like they do not want to create dependency and their main objective is to make sure that refugees become independent, take responsibility for themselves, and become self-sufficient.

Many refugees revealed that they had to change accommodations several times before feeling settled, safe and comfortable. Refugees stated that there is not one specific agency dedicated to meeting their housing needs, and they must seek information by themselves. They added that building more affordable housing is crucial to meet their needs. The locations of the units would serve them better if they were be in proximity to services such as schools, grocery stores, transportation, and places of worship. Housing providers need to be open-minded with regard to different cultures and customs. Locations where refugees are placed are reported to be unsafe and undesirable. Refugees mentioned that they spent their first night at a shelter or in a hostel. The length of time spent in a shelter or hostel can vary. Some people stay until permanent accommodations are found. The waiting time for assisted living can take more than six months and sometimes a year. For help, refugees relied on social networks, friends and relatives to secure housing.

Private and assisted living providers are the main entities that provide housing to refugees. All refugees cannot be homeowners upon arrival. Service providers stated that refugees wish to find stable rental residences when they arrive, then acquire more space, and pay lower rent. The time it takes to deliver refugee documentation prevents refugees from gaining services so they are placed in a vulnerable position. There is a need for an inter-agency approach that will facilitate and ease the refugee's housing needs. The federal and local government should also take part in this partnership to change housing policies and create

programs and projects to help refugees with their housing needs. There is a lack of emergency or transitional housing that is immediately available to refugees. There could be a welcome center where useful information is obtained. The welcome center could also be used for training purposes (English as a Second Language and computer classes). It is vital for people involved in the real estate and housing fields to overcome their prejudices and stereotypes and treat everybody with respect.

As stated before, low-income households in America compete with refugees to have access to affordable and safe housing. The stock of assisted living units in Hamilton County is very small. Many landlords do not want to rent to refugees because they don't understand their immigration status. Large families have a hard time navigating the housing market, and they need more time to find a permanent home. Single people and smaller families are housed in neighborhoods with a high vacancy rate. These neighborhoods are not usually in the best part of town as far as housing quality and social facilities are concerned and, often, these are also neighborhoods with a high crime rate.

Service providers said that newly arrived refugees in Hamilton County are frequently victims of the lack of transitional housing, which would help them to become self-sufficient as they are waiting to receive their documentation.

Housing providers suggested that in order to increase the stock of affordable housing, a joint effort between non-profits, the government and the private sector is necessary. They also stated that more affordable accommodations for larger families are needed, and this can be facilitated by renovating older buildings or by demolishing them and then constructing such accommodations on the empty lots.

4.5 Problems and Obstacles

Despite the fact that refugees generally have the same rights as national citizens in the housing market, they face real problems obtaining affordable and safe housing. Many of the housing experiences of recently arrived refugees are not positive. The problems and obstacles are real and perceived. They manifest themselves depending on the individual. The most important problems found in Hamilton County are described below.

4.5.1 Refugees Live in Poor Quality Accommodations

Housing experiences are significant because housing is a critical determinant of health, well-being, and quality of life. Housing provides security, safety and comfort. Poor conditions have been reported to be particularly extreme within public housing. Poor living conditions appear to be a condition, which can be compounded by the failure of the Housing Authority to carry out essential repairs.

As has already revealed, many new refugees settle in neighborhoods characterized by poor housing, a deteriorating physical environment, and crime problems, high levels of unemployment and limited local amenities and facilities. They share in the problems of social exclusion and deprivation experienced by current residents. It is not, therefore, surprising that many express concern and dissatisfaction with their local environment. Winton Terrace is an example of a neighborhood where refugees experience racial violence, harassment and abuse. These experiences can drive them from settling in a particular location. During the interview, refugees reported feeling isolated and unsupported. They also see little reason to report incidents, not knowing or believing that any action will be taken against the perpetrator.

New refugees can be vulnerable, arriving in an unfamiliar social context, and, perhaps, lacking the financial and social resources required to satisfy even the most basic material needs. The biggest problems appear to be housing issues and the provision of services. The language barrier appears to be the key obstacle preventing many refugees from accessing and effectively utilizing local services and facilities and finding employment. The increasing number of refugees in Hamilton County represents a challenge to service providers.

4.5.2 Level and Source of Income

Due to the fact that refugees cannot secure employment before coming to America, their inability to receive a work permit upon arrival, and their low wages create a major obstacle to finding affordable and safe accommodations. Some private landlords will not rent an apartment to a newly arrived refugee even if they provide proof of income or a credit history because, in the landlord's mind, refugees pose a number of unknowns. Refugees, particularly recent arrivals to Hamilton County, have difficulty providing proof of income or a credit history. These standards cause difficulty because refugees have not been in the U.S. long enough to establish a credit history.

The source of income matters to private landlords. Some refugees are eligible for welfare and receive it. Refugees stated that if their income is from welfare, a private landlord would always say that she/he does not have any apartments available, but if a refugee calls back and says he/she is making a lot of money, the response would change. Being on a welfare income is a major obstacle to housing access for refugees. Private landlords believe that at some point, refugees will default on their rent. Because it is illegal to discriminate based on stereotypes, private landlords do not always give reasons for denying an apartment to a

refugee. Landlords require the first month's rent and a deposit before moving in, which is usually difficult for refugees. It is clear that being on welfare assistance does not make it easy for refugees to find affordable and safe housing especially when they have to deal with private landlords. Both refugees and service providers acknowledged that it is a restriction that makes it difficult to house refugees.

4.5.3 Culture, Language and Accent

All the refugees reported that they would prefer to find an area where they can avoid language problems or where they feel more comfortable to avoid any discrimination. Many refugees reported that in dealing with private landlords, it is not possible for them to have as many people as they want in their apartment. Cultural differences come into play because refugees reported that hospitality is part of their culture so having a guest stay in their apartment is an honor. Certain neighborhoods are more appealing than others just because there is already a social network in place that newly arrived refugees can count on. Also, the establishment of ethnic stores and places of worship which are part of refugees' lifestyle affects their choice of housing location. As a result, many refugees feel more comfortable living in a multicultural metropolitan area.

Refugees stated that being a minority in a dominant culture, especially when it comes to race, is an important barrier to finding housing. Although the color of skin is not always a way to differentiate a refugee from a native born person, refugees can be distinguished by their accents. They have to compete with other low-income persons in the allocation of public housing, which restricts their choices and determines how slowly or quickly they can move into assisted public housing. It was also clear to refugees that black people were challenged to live

in the least desirable areas with high crime rates, and refugees felt like it was hard for them to move into white areas where there is low crime and nicer buildings, the result being that most assisted living units turned black, and a segregated public housing system creates a stigma for some neighborhoods.

Language is an initial barrier, not just in housing, but in all aspects of refugees' lives. Not being able to speak the language makes it hard for refugees to be understood and negotiate any type of housing deal. For those refugees who can speak English, the differences in accent make it difficult to be understood, makes it harder to listen well, and, sometimes, they are not taken seriously. Refugees' language is a major obstacle to obtaining housing, and that is why they rely mostly on an existing refugees' network. This network can lead them to relocate to a neighborhood where they share the same language and culture with the people who are already living there. Refugees agreed that once they find that social network, it also becomes easier to find affordable and safe accommodations.

4.5.4 Perception of Refugees in Hamilton County

The perception of Hamilton County as being segregated both in the social context and in the context of ethnicity, has led to a massive discussion about racial reconciliation in this multicultural society. Hamilton County has not been proactive in terms of breaking the perception of social and ethnic segregation. Refugees expressed that they feel like they are not in social situations that they share with the dominant culture, there is always a culture clash because the cultures and rules that apply to the refugees' society differ from the majority in Hamilton County. Refugees said that what is acceptable behavior in one culture is not necessarily the same for the other.

Refugees face fewer choices in terms of housing tenure, type, price and location as a result of the barriers. Most refugees who live in Hamilton County have a limited income, so their best choice is assisted living housing located in less attractive places. Refugees overcome the barriers of their housing experience in the county by relying on a social network comprised of friends and relatives that facilitate the housing search for them. Refugees said that the support provided by Catholic Social Services for their housing search was minor.

4.5.5 Knowledge of the Housing System and Culture

Catholic Social Services would have to increase their budget to afford a staff person dedicated to housing issues. If not, refugees will end up having no idea of how the housing system operates. Not having assistance to navigate through the housing system becomes another obstacle in the search for affordable and safe housing, just as are the level of income, culture, language and accent. There were a number of areas that refugees identified where there is a lack of knowledge: knowledge of Hamilton County and the surrounding neighborhoods, knowledge of types of housing available, knowledge of best ways to conduct a housing search and negotiate with a landlord, and knowledge of housing rights and responsibilities.

Knowing the housing system and cultural practices is important because this covers a broad spectrum from knowing about available resources and services to being familiar with the different procedures related to interactions with administrators, filling in forms and financial matters. Many refugees agreed that not knowing how the system functions is a factor that affects their housing search. Nevertheless, refugees stated that their knowledge about the housing system and culture has improved over time.

4.6 Housing in Hamilton County

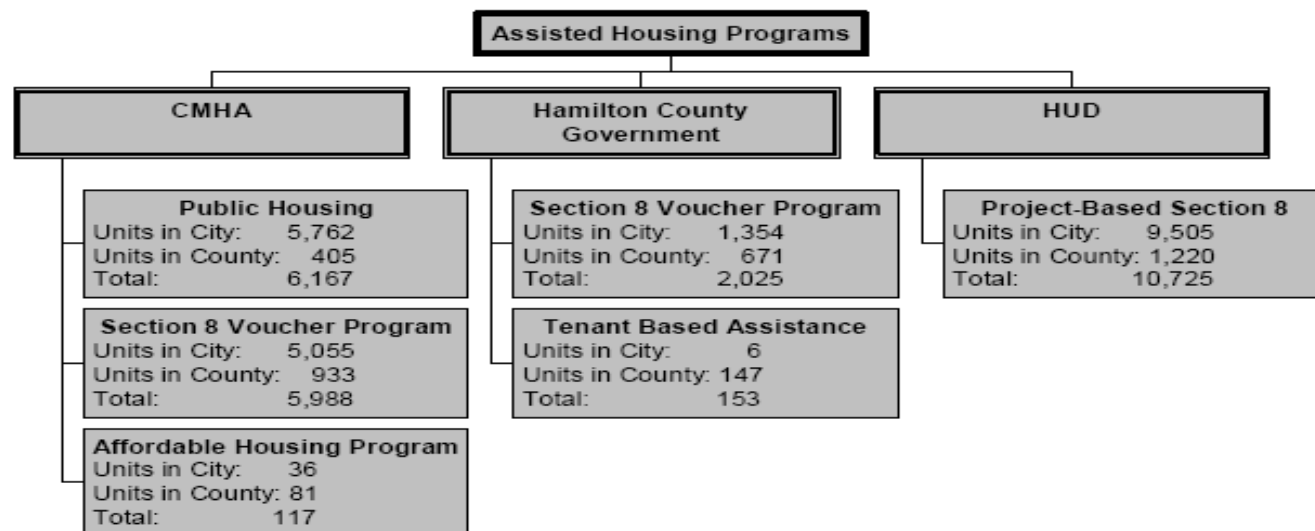
As one of the most fundamental and basic needs of refugees, housing is affected by a number of forces such as: location, distribution of the population and the housing market. The expansion and growth of national and local economies in the 1990's have overall provided excellent economic conditions for increasing and improving the housing stock. The difficulties that refugees face in terms of finding an affordable and safe house require that housing providers and communities who work with refugees start talking about a possible solution for the housing issues of refugees. It is required by Catholic Social Services here in Cincinnati that refugees find safe and affordable housing. It is clear that many low-income households in Hamilton County face the same issues as refugees.

The production of housing 50 years ago was focused on meeting the demand of middle-income households rather than those of low incomes. The cost of housing makes it difficult for the growing low-income population to pay 35 percent of their household income toward their housing. In a situation like this, the best option for refugees in Hamilton County is the Assisted Housing Program.

4.6.1 Assisted Housing Programs in Hamilton County

There are three institutions that provide assisted housing in Hamilton County: the Hamilton County Government, the Cincinnati Metropolitan Housing Authority (CMHA) and the U.S. Department of Housing and Urban Development (HUD). There are three assisted housing programs that exist in Hamilton County: Public Housing, the Section 8 Voucher Program and the Project-based Section 8 Program. The programs they provide are reflected in Figures 11, 12, and 13.

Figure 11: Assisted Housing Programs in Hamilton County



Source: CMHA, 2001

4.6.2 Public Housing in Hamilton County

The oldest form of government-assisted housing is public housing, which is administered by a local public housing authority, cmha is the public housing authority in Hamilton County. The number of units within the city boundaries has declined since 1998. CMHA owns 6167 units of public housing throughout Hamilton County and is responsible for leasing, rent and maintenance (U.S Dept. of Housing and Urban Development, Office of Policy Development and Research, U.S. Dept. of Commerce 2000, 123).

4.6.3 Section 8 Voucher Program

The Section 8 Housing Choice Voucher Program is tenant-based. This means that a housing subsidy follows the tenants, allowing them to find rental housing in the private market in a neighborhood of their choice. The Housing Choice Voucher program, which is market driven, offers a broad range of housing choices and allows low-income residents to be

integrated more into the mainstream of society. The CMHA has 5988 housing units in Hamilton County under this program. In addition, Hamilton County operates 2025 housing units under the Hamilton County tenant-based Section 8 voucher program. Under this program, the lease is between the tenant and the private property owner. The property owner receives a subsidy for the difference between the market rent and the rent amount the tenant can afford. The property owner is responsible for maintenance and rent (U.S Dept. of Housing and Urban Development, Office of Policy Development and Research, U.S. Dept. of Commerce 2000, 128).

4.6.4 Project-based Section 8

The Project-based Section 8 Program is a rent subsidy program that attaches the subsidy to a building instead of to a tenant. Under this program, the private property owner is responsible for ensuring that the units are leased only to qualified tenants and that all aspects of their operations meet HUD's standards. There are 10,725 housing units under several Programs in Hamilton County. In recent years, HUD has begun to put more pressure on the private owners of project-based properties to improve management of their properties so that Project-based Section 8 participants are provided with better quality assisted housing. Over the past three years, each tenant received a tenant-based voucher, giving each the option to remain in the building or move elsewhere. (U.S Dept. of Housing and Urban Development, Office of Policy Development and Research, U.S. Dept. of Commerce 2000, 132).

For the purpose of detailed analysis of data by geographical area, all data is classified into Hamilton County political jurisdictions and City of Cincinnati statistical neighborhoods. See tables and charts below.

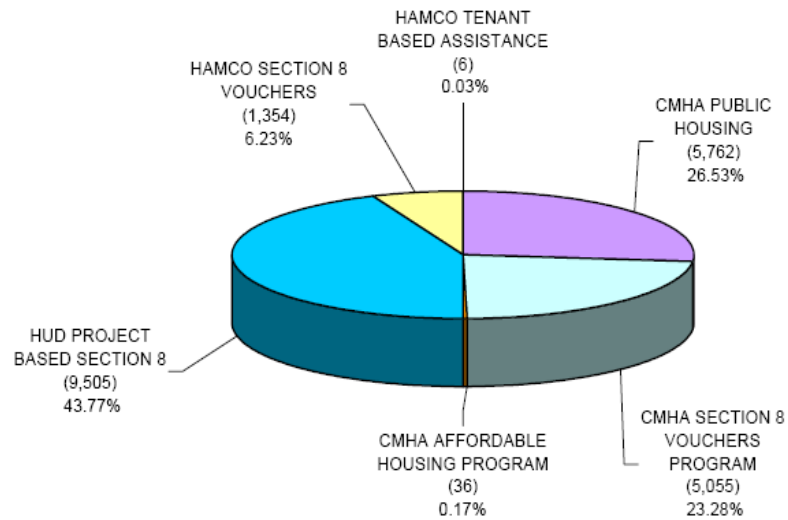
In 2001, there were 25,175 units of assisted housing in Hamilton County. Of those, 24,5 percent(6,167 units) are CMHA public housing, 23,8 percent (5,988 units) are CMHA section 8 vouchers , 0,45 percent (117 units) are CMHA affordable housing, 42,6 percent (10,725 units) HUD project-based section 8, 8 percent(2,025 units) are Hamilton County section 8 vouchers and 0,61 percent(153 units) are Hamilton County tenant-based housing assistance. (Table 4)

Table 2: Assisted Housing by Program and Percentage Distribution

Housing Programs	City	%	County	%	Total	%
CMHA Public Housing	5,762	26.53%	405	11.72%	6,167	24.50%
CMHA Section 8 Voucher Program	5,055	23.28%	933	26.99%	5,988	23.79%
CMHA Affordable Housing Program	36	0.17%	81	2.34%	117	0.46%
HUD Project Based Section 8	9,505	43.77%	1,220	35.29%	10,725	42.60%
HAMCO Tenant Based Section8 Vouchers	1,354	6.23%	671	19.41%	2,025	8.04%
HAMCO Tenant Based Assistance	6	0.03%	147	4.25%	153	0.61%
Total	21,718	100.00%	3,457	10.00%	25,175	100.00%

Source: CMHA, 2000

Figure 12: Percentage of Housing Programs in Cincinnati, 2000

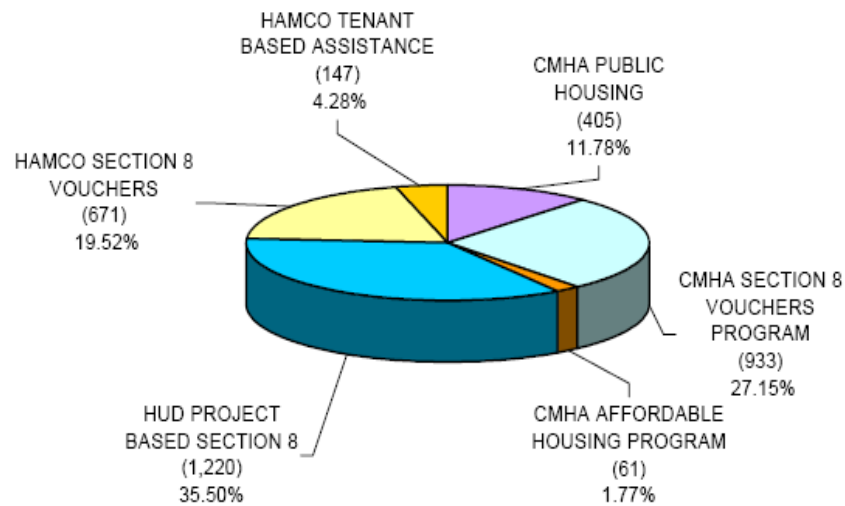


Source:

CMHA, 2000

Of the 25,173 assisted housing units, 86, 2 percent (21,718 units) are located in the City of Cincinnati, the rest 13, 7 percent (3,457 units) are located in Hamilton County outside the city limits.

Figure 13: Percentage of Housing Programs in Hamilton County, 2000



Source: CMHA, 2000

Table 3: Assisted Housing by Jurisdiction, 2000

JURISDICTION	TOTAL ASSISTED HOUSING UNITS	TOTAL HOUSING STOCK	% ASSISTED HOUSING
HAMILTON COUNTY	25,175	373,393	6.74%
CINCINNATI	21,718	166,012	13.08%
HAMILTON CO minus city	3,457	207,381	1.67%

Source: CMHA, 2000

Table 4: Assisted Housing Units per Neighborhood, 2000

Neighborhood	No of Assisted Housing Units	Percentage
Loveland	175	1%
Norwood	194	1%
Fairfax	197	1%
Green Township	201	1%
Mt. Healthy	237	1%
Lincoln Heights	292	2%
Springdale	327	2%
Springfield Township	613	4%
South Cumminsville-Millvale	652	4%
Fay Apartments	770	5%
East Price Hill	821	5%
North Fairmount-English Woods	961	6%
Westwood	1,243	7%
Winton Hills	1,499	9%
Walnut Hills	1,576	9%
West End	2,249	14%
Over-the-Rhine	2,314	14%
Avondale	2,331	14%
Total	16,652	100%

Source: Author

Demand for housing is the most fundamental and basic element behind the market forces that affect the choice of location and distribution of refugees and the rest of the population in the city and the metropolitan area. As one evaluates the lack of affordable and safe housing for refugees in Hamilton County, it is also important to understand the locational

distribution of housing in the region. The city of Cincinnati housing market, along with Hamilton County was very active in 1999/2000. As a result, very few affordable houses were built.

Assisted housing throughout the city has now moved into a new area of creating lower density mixed income communities, which provide residents with a modern urban living environment with affordable housing choices.

An example is the redevelopment of the Laurel Homes housing in the West End community. The intent is to make rental assisted communities less institutional so that residents become part of larger, more economically and socially diverse communities.

The table below indicates the largest number of assisted housing units per neighborhood and the largest amount of assisted housing units as a percentage of the total housing stock within the jurisdiction. The table also includes the largest number of assisted housing units (all programs).

4.6.5 Household Type and Size

Refugees with big families have a hard time finding a 2 or 3 bedroom apartment because their income is limited. Several households encountered difficulties due to household composition. Large families struggle to find apartment units that are large enough to accommodate a lot of children. Sometimes, landlords do not welcome children. Thus, refugees stay either in a shelter or in a temporary household configuration with other refugees where they share an apartment, although landlords do not approve of this type of renting. This helps refugees save money.

Social housing providers usually work with refugees to accommodate their housing needs. They sometimes merge two apartments for large families. They have a long waiting list

for these units, sometimes up to two years. Most refugees acknowledged that they did not have the income to rent larger accommodation. Also, because the waiting list is so long, they often become very discouraged by the time they are assigned an assisted living house.

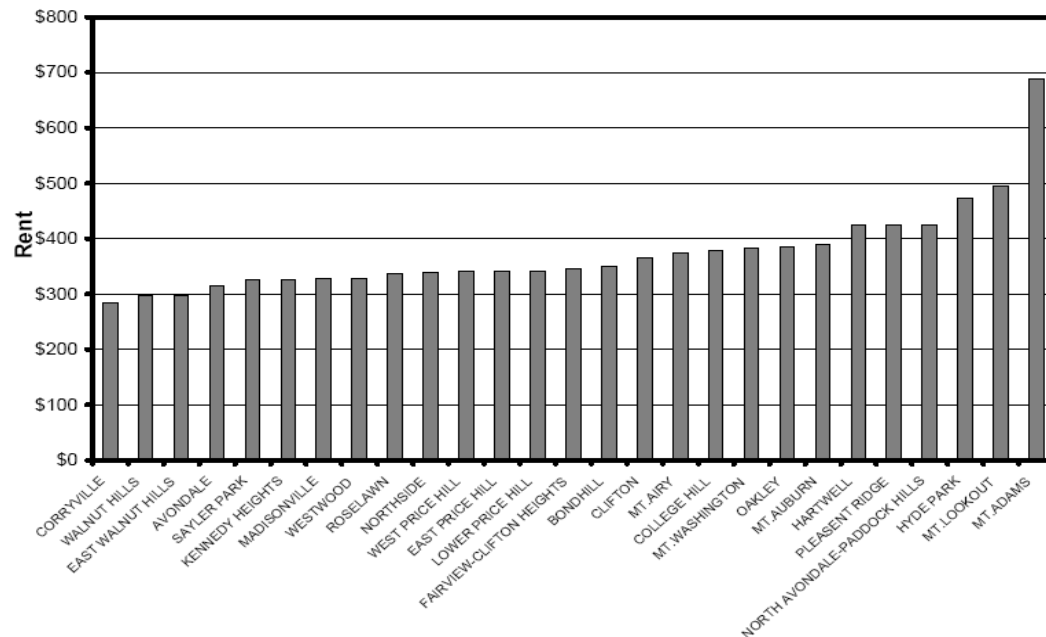
The tables below show that 32, 9 percent of the housing stock in the CMSA is rental housing. The average monthly rent for one bedroom apartment in 2000 was \$350. 21 of the 48 neighborhoods had rents less than \$400 per month. Neighborhoods with \$400 or more rent are Hartwell, Pleasant Ridge, North Avondale, Paddock-Hills, Hyde Park, and Mt. Lookout and Mt Adams. The highest rent was in Mt Lookout and Mt Adams. The monthly rent for two bedroom apartment was over \$400. 27 of the city neighborhoods had rents between \$400 and \$600 per month. Three neighborhoods, Hyde Park, Mt Adams, and Mt Lookout had rents over \$600 per month. The highest rental area was Mt Lookout. The monthly rents for a three bedroom apartments was generally over \$600. Five neighborhoods had rents exceeding \$800 per month. The costliest neighborhood was North Avondale and Paddock Hills.

Table 5: Housing Tenure in Cincinnati by Statistical Neighborhood, 2000

SNA #	Neighborhood	Total Housing Units	Total Occupied Housing Units	Vacant Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units	Percent Owner Occupied	Percent Renter Occupied	Percent Vacant
3	CBD-RIVERFRONT	1968	1512	456	15	1497	1.0%	99.0%	23.2%
4	OVER-THE-RHINE	5261	3594	1667	140	3454	3.9%	96.1%	31.7%
39	FAY APARTMENTS	963	896	67	47	849	5.2%	94.8%	0.7%
36	WINTON HILLS	2189	2032	157	134	1998	6.6%	93.4%	7.2%
2	WEST END	5141	3958	1183	408	3550	10.3%	89.7%	23.0%
9	UNIVERSITY HEIGHTS	3627	3313	314	418	2895	12.6%	87.4%	8.7%
10	CORRYVILLE	2091	1825	266	235	1590	12.9%	87.1%	12.7%
11	WALNUT HILLS	4536	3797	739	714	3083	18.8%	81.2%	16.3%
42	LOWER PRICE HILL	516	430	86	87	343	20.2%	79.8%	16.7%
7	FAIRVIEW-CLIFTON HEIGHTS	4087	3549	538	781	2768	22.0%	78.0%	13.2%
31	AVONDALE	8128	6884	1244	1634	5250	23.7%	76.6%	15.3%
40	NORTH FAIRMOUNT-ENGLISH WOODS	1966	1775	191	510	1265	28.7%	71.3%	9.7%
8	CAMP WASHINGTON	656	502	154	145	357	28.9%	71.1%	23.5%
6	MT. AUBURN	3345	2713	632	794	1919	29.3%	70.7%	18.9%
14	EAST WALNUT HILLS	2002	1729	273	535	1194	30.9%	69.1%	13.6%
5	MT. ADAMS	1128	1001	127	330	671	33.0%	67.0%	11.3%
26	HARTWELL	2996	2777	219	920	1857	33.1%	66.9%	7.3%
32	CLIFTON	4930	4552	378	1509	3043	33.2%	66.8%	7.7%
41	SOUTH FAIRMOUNT	1541	1274	267	427	847	33.5%	66.5%	17.3%
28	ROSELAWN	3685	3423	262	1240	2183	36.2%	63.8%	7.1%
38	MT. AIRY	4053	3678	375	1385	2293	37.7%	62.3%	9.3%
45	WESTWOOD	17503	16010	1493	6271	9739	39.2%	60.8%	8.5%
43	EAST PRICE HILL	8139	7026	1113	2765	4261	39.4%	60.6%	13.7%
47	RIVERSIDE-SAYLER PARK	699	631	68	254	377	40.3%	59.7%	9.7%
12	EVANSTON	3477	3032	445	1297	1735	42.8%	57.2%	12.8%
22	OAKLEY	6836	6365	471	2757	3608	43.3%	56.7%	6.9%
29	BONDHILL	4585	4166	419	1883	2283	45.2%	54.8%	9.1%
13	EVANSTON-EAST WALNUT HILLS	849	729	120	334	395	45.8%	54.2%	14.1%
24	PLEASANT RIDGE	4683	4460	223	2191	2269	49.1%	50.9%	4.8%
15	EAST END	851	731	120	360	371	49.2%	50.8%	14.1%
34	NORTHSIDE	4594	4054	540	2002	2052	49.4%	50.6%	11.8%
20	LINWOOD	457	410	47	204	206	49.8%	50.2%	10.3%
1	QUEENSGATE	2	2	0	1	1	50.0%	50.0%	0.0%
46	SEDAMSVILLE-RIVERSIDE	915	754	161	377	377	50.0%	50.0%	17.6%
30	NORTH AVONDALE-PADDOCK HILLS	2458	2285	173	1157	1128	50.6%	49.4%	7.0%
21	HYDE PARK	7500	7139	361	3776	3363	52.9%	47.1%	4.8%
44	WEST PRICE HILL	8165	7666	499	4234	3432	55.2%	44.8%	6.1%
27	CARTHAGE	1180	1066	114	594	472	55.7%	44.3%	9.7%
35	SOUTH CUMMINSVILLE-MILLVALE	1175	1094	81	613	481	56.0%	44.0%	6.9%
33	WINTON PLACE	1058	939	119	539	400	57.4%	42.6%	11.2%
23	MADISONVILLE	5332	4917	415	2831	2086	57.6%	42.4%	7.8%
17	MT. WASHINGTON	7139	6760	379	3904	3856	57.8%	42.2%	5.3%
37	COLLEGE HILL	7484	7063	421	4210	2853	59.6%	40.4%	5.6%
25	KENNEDY HEIGHTS	2778	2551	227	1577	974	61.8%	38.2%	8.2%
18	MT. LOOKOUT-COLUMBIA TUSCULUM	1562	1490	72	964	526	64.7%	35.3%	4.6%
48	SAYLER PARK	1309	1246	63	835	411	67.0%	33.0%	4.8%
19	MT. LOOKOUT	1429	1374	55	1087	287	79.1%	20.9%	3.8%
16	CALIFORNIA	371	353	18	302	51	85.6%	14.4%	4.9%
	TOTAL	167339	149527	17812	59727	89800	39.9%	60.1%	10.6%

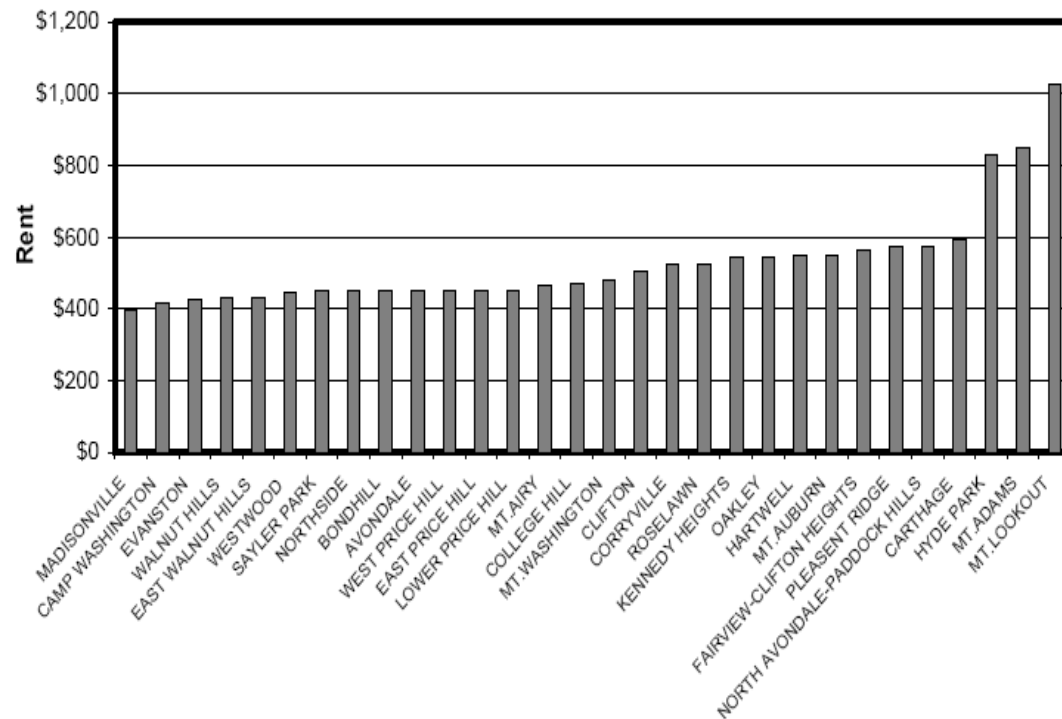
Source: CMHA, 2000

Table 6: Rent Range for One-Bedroom Apartments in 2000



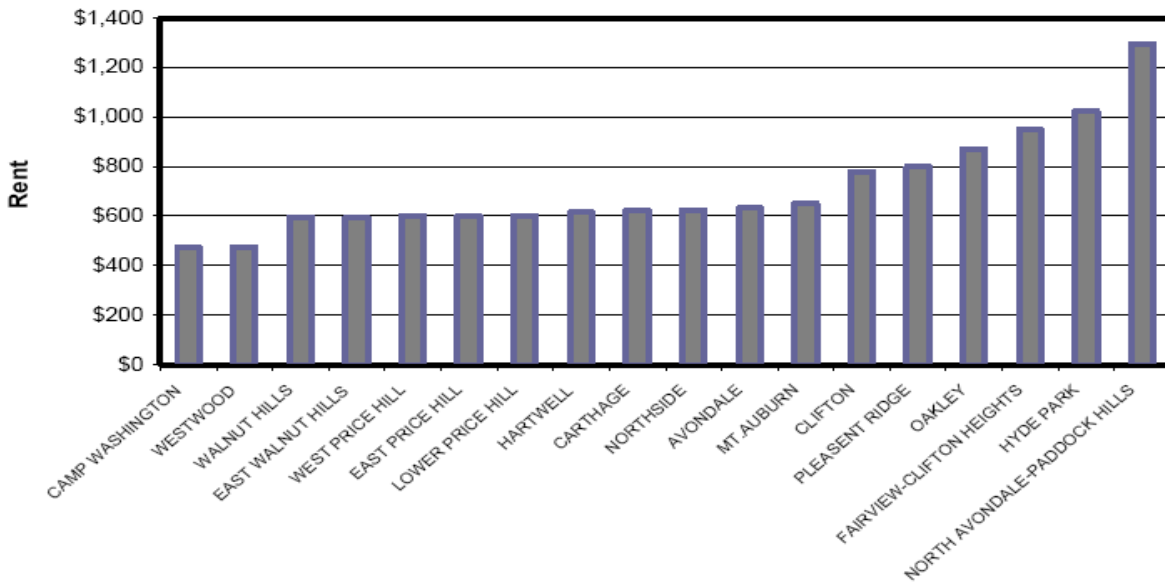
Source: CMHA, 2001

Table 7: Rent Range for Two-Bedroom Apartments



Source: CMHA, 2000

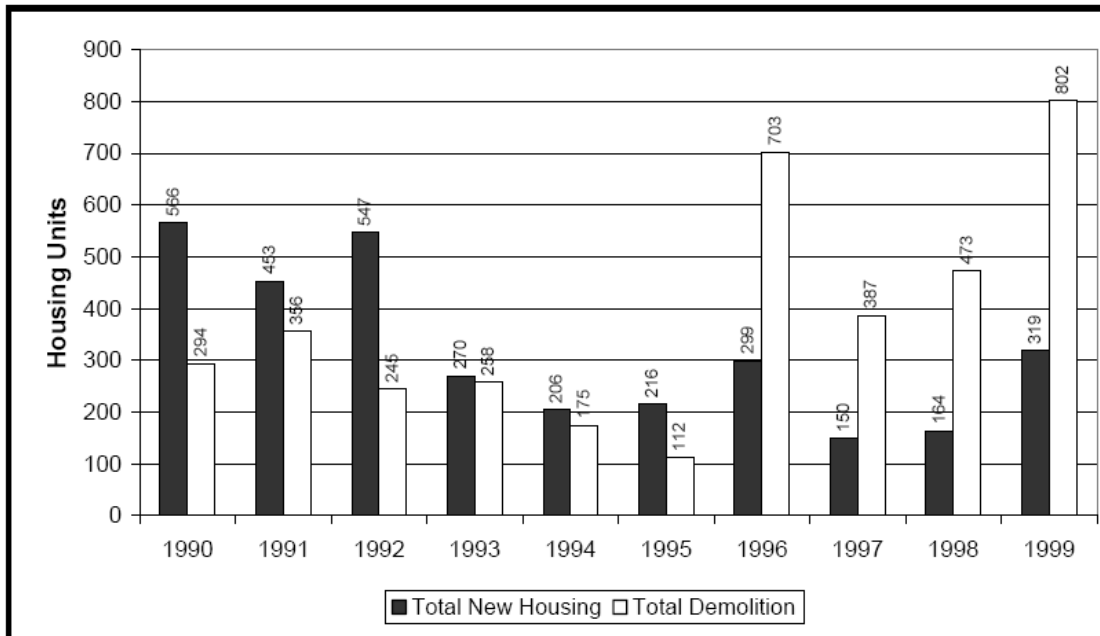
Table 7: Rent Range for Three or More Bedroom Apartments



Source: CMHA, 2000

Along with other CMSA's, the Cincinnati CMSA has been one of the fastest growing housing market. Housing construction activity in the 1990's has been brisk and ongoing in the Cincinnati Metropolitan Area (CMSA). The CMSA grew 13,6 percent in the 1990's. The area added 98,531 new housing units between 1990 and 2000. Cincinnati lost 3,075 (-1.81) housing units in the 1990's. Cincinnati's share of housing of CMSA housing stock was 23,4 percent in 1990. The same share in 2000 had declined to 20, 2 percent. Generally, lost of housing has been in and around the inner city neighborhoods and new constriction gains have generally been in outlying neighborhoods.

Table 8: Cincinnati New Construction and Demolition, 1999-2000



Source: CMHA, 2000

This thesis has added to the evidence base around the accommodations for refugees in contemporary America. The questionnaire that was applied through this research does not reveal all aspects of the resettlement of refugees in Hamilton County. However, the survey does provide a valuable new perspective on the housing market experience of refugees. Many of these experiences are not positive. Refugees are confronted by:

1. A degree of discrimination from other participants in the housing market (landlords and neighbors).
2. A housing market that is difficult to understand.
3. Low quality and relatively expensive rental housing.

4. Housing that is poorly located to serve their need to gain access to different services.

On the other hand, they are able to gain access to this stock and they exhibit a relatively high degree of mobility within their housing. This suggests a significant process or adjustment.

Chapter 5. Conclusion, Implications and Recommendations

The situations and experiences of refugees remain largely hidden from view, and little is known about the associated challenges for refugees and service providers. National policy has given little incentive to develop a systematic approach for managing the consequences of the housing issues of refugees. At the local level, there are agencies working to manage housing issues. These activities, though, have rarely been the subject of systematic review and evaluation.

5.1 Conclusion

Shelter is a basic human right and necessity. The conditions in which people live determine, to a great extent, their health, well-being and ability to engage in a gainful occupation, pursue self-improvement through education and recreation, and as a consequence, attain a decent standard of living. There are considerable differences in housing provision for refugees in America. In some states, local municipalities allocate housing to refugees on the basis of a quota system or availability of accommodation. In Hamilton County, refugees have to find their own housing in the private or public housing sectors. In some cases, short term accommodation is available through reception centers, which also provide social assistance for refugees.

The following conclusion and recommendations emerge from a holistic study and synthesis of results about the issue of housing among refugees in Hamilton County. This study represents a framework for the general public, resettlement agencies and housing providers to achieve success in the fundamental issues of safety and affordability of housing for refugees.

The objectives of this study were to develop a better understanding of the position of refugees in Hamilton County's housing system and to offer suggestions for changes that can be made by housing providers and key organizations with the ability to provide safe and affordable housing for refugees upon their arrival in Hamilton County. The experiences of refugees discussed in this study clearly demonstrate the need to give serious attention to the housing issues of refugees.

Stories from a number of refugees residing in Hamilton County over the last decade have revealed that refugees' integration is not easy. Refugees face many issues concerning housing. There are a number of obstacles and barriers that have been identified and that apply to the housing situation of refugees in Hamilton County. There are no special provisions in the housing market to accommodate refugees who are disadvantaged. The number of assisted living apartment units that can easily accommodate refugees is limited.

Satisfaction for refugees concerning their living situation increases over time. Most refugees spent more than 30 percent of their income on rent. Housing affordability remains a major problem for refugees. The literature review highlights the crucial role that access to affordable housing plays in the success of refugees' resettlement. Interviews revealed that refugees did not have an understanding of the levels of income support provided to them and which institution was responsible for their assistance.

The focus of this thesis has been refugee resettlement in Hamilton County. The research emphasized the barriers that refugees face to access housing. The research was based on a literature review and refugees' experiences that focused on housing. During the interview process, this study highlighted the barriers that operate in the Hamilton County housing market

and the relative importance of these barriers for the refugees. Also, the constraints that resettlement agencies and housing providers face were discussed.

Resettled refugees' capacity to secure housing is influenced by a range of factors, including their earning capacity in the early resettlement period, with many being on low and fixed incomes. The income level affects both the ability to meet the initial costs associated with establishing a housing tenancy as well as ongoing rental payments. Also, knowledge of the housing market in the receiving country, ability to communicate in the language of the receiving country, family composition, and housing needs are very helpful for a smoother integration. Large families may experience greater difficulties in securing appropriate accommodation. Also relevant are factors from the housing providers, including the structure of the housing sector, in particular, the extent of private home ownership and how much government and private sector involvement is present in the rental housing market. In the U.S., there is limited public sector involvement, and public housing targets nationals with special needs. Housing providers have a hard time providing housing for large families.

This research has identified a number of elements that housing providers, refugee resettlement agencies, and refugees need to know to access affordable and safe housing. Housing availability for refugees is limited. When housing is available, information on quality, affordability and neighborhood characteristics needs to be shared with refugees. The availability of services providing advice and support in locating and securing housing and the availability of financial assistance to meet the cost of housing need to be known by all the parties involved in the resettlement process.

The research, based on housing experiences of refugees, along with the extended literature review, highlight a number of barriers such as level and source of income, housing type and size, culture, language and accent, knowledge of the housing system, perception of refugees in Hamilton County and an unequal start in the housing market.

During this research, it was clear that some of these barriers may change over time, while others are difficult, if not impossible to change. These barriers can be classified in two categories, primary and secondary. The primary barriers are the ones that are impossible to change (skin color, culture or gender) and secondary barriers are the ones that change over time (language, knowledge of the system). The housing situation of refugees includes opportunities and constraints in the Hamilton County housing market due to changes in the economy, government regulations and refugees' integration.

Since housing touches upon so many elements that influence quality of life, it is surprising that the U.S. has not developed some formal policy to improve housing conditions for refugees. In most areas of the U.S., the majority of people with low income and most refugees are not able to pay their costs without government help. A policy that improves accessibility, affordability and quality can be more effective in solving the housing issues among refugees than the current approach. The location of affordable housing can help contribute to faster integration. In most cases in Cincinnati, however, affordable, safe and subsidized housing tends to be disproportionately located in the distressed inner city and in older suburban neighborhoods.

Research shows that most refugees gain access to their first accommodation via assistance from a resettlement agency, which contracts with the government. After their initial

arrival, most refugees enter public rental assistance. Even with the large number of refugees who have arrived and been integrated into Hamilton County over the years, policy development has not changed as far as housing is concerned. The barriers addressed in this thesis as well as the usually limited financial resources of refugees are the main reasons for difficulties that occur in the refugee resettlement program in Hamilton County.

In an ideal situation, integration should start on day one of a refugee's arrival in a new country. Reception in shelters for lengthy periods of time is detrimental to creating a reasonable starting position for integration. As soon as the number of refugees coming to Hamilton County is known, the search for affordable and safe housing should start. The question of whether special provisions are needed to compensate for the disadvantages refugees encounter on a regular basis in the housing market cannot be answered positively straight away. Regulations for refugees should be in line with general national housing policies. For example, in Hamilton County, it would be highly inadvisable to develop a system of housing allowances for refugees, if no similar facilities exist for low-income nationals. On the other hand, because of all the barriers that refugees face, they have a disadvantageous starting position. Therefore a balance has to be found between preferential treatment and compensation for the backlog of refugees' experience.

One could argue that having a greater provision of public housing would solve many of the problems confronting refugee arrivals as it would offer more secure, affordable and high quality housing when compared with the stock they are currently able to gain access to in Hamilton County. However, this is unlikely to occur within the current policy setting, and may

not be in the best interests of refugee arrivals as it may discourage participation in the formal labor market.

5.2 Implications

The implications arising out of the housing experiences of refugees include:

1. The need for on-going information provision to assist refugees to chart their way through the housing market. Refugees reported significant information gaps in dealing with the housing market. The timely provision of up-to-date information may assist in the resettlement process.
2. The need to encourage immigrant and refugee communities to invest in the private rental stock that is available for rent to new arrivals in their community. One solution to the shortage of appropriate accommodations when refugees arrive is to encourage those members of their community who are able to provide accommodation that meets their needs in the locations they would choose. Such interventions, including the establishment of housing co-operatives, would help refugees find their way within the housing market.
3. The need to introduce programs and information campaigns that significantly reduce the level of discrimination within the housing market. Discrimination is obviously a matter of concern for refugees and may limit the stock of housing for which they have access.
4. The establishment of community-based information exchanges that help refugees by encouraging them to share their experiences with their peers.

5. A need for formal information programs in their first language and possibly mentoring that can equip refugees upon their arrival with knowledge of how the U.S. housing market functions, the types and sources of assistance available, and where to find other support.

Overall, this research presents a picture of the housing circumstances of refugees in Hamilton County that has both positive and negative elements. On the positive side, there is clear evidence that some refugee households are able to make their way through the housing market, improving the quality, affordability, and location of their housing. Friends and community members are important resources in making these transitions. Many refugee households are clearly disadvantaged by low incomes, unemployment, and discrimination. Refugees are dissatisfied with the quality of their housing and experience many of the unattractive aspects of the low end of the rental market.

5.3 Recommendations

This research has generated a number of recommendations for addressing housing issues among refugees and the needs of the service providers who work with them. The recommendations are based on socio-economic status, language, language discrimination and coordination of services with service providers for future research.

5.3.1 Increasing the Stock of Affordable Housing

Respondents suggested that in order to increase the stock of affordable housing, a joint effort between the non-profit co-op sector, the government, and the private sector is necessary. They also related that more affordable accommodations for larger families (units with four to five bedrooms) are needed. More inexpensive and accommodating units could be

created for larger refugee families by either renovating older buildings or by demolishing them and then constructing such accommodations on the empty lots. In all cases, refugees should be involved in decisions affecting their livelihoods. Hamilton County should lease affordable housing for refugees and contract with a resettlement agency. Past experiences of successes or failures in refugee settlement also need to be taken into account.

5.3.2 Greater Access to Immediate Emergency Housing

Refugees revealed another problem regarding accessible housing, which is the lack of emergency or transitional housing that is immediately available to refugees. This situation could be improved upon by the creation of a one stop facility which can provide on-site information and support to refugees; they would become a major aid in the processes of societal adaptation and integration. Converting available public buildings and old churches to be centers of useful information is a possible accommodation and could offer instant support and success to local service agencies and organizations for refugees. An eligibility criterion for housing also needs to be revised and made more flexible and adaptable to suit individual needs. Politicians and public opinion leaders should provide leadership to the debate with nongovernmental organizations and local authorities playing a key mediation role. Priority should be given to programs orienting refugees to the customs and way of living of the host populations.

5.3.3 Greater Cross-Cultural Awareness and Training

The ignorance and insensitivity sometimes shown towards refugees calls attention to the need to develop greater cultural awareness in service providers, landlords and housing managers. Respondents added that it is vital for individuals involved in the real estate and housing fields to dismiss their preconceived prejudices and stereotypes, and rather focus on

treating everyone equally and with respect. It is also considered of great importance for frontline agency staff to be able to speak a variety of languages. This will allow service workers to communicate more effectively with refugees to ensure that their needs are being met and that the services being offered are culturally appropriate. It will also translate into further and more effective inter-agency communication.

In Hamilton County, refugees have to wait for a long time to find accommodations. The information available for refugees is written in English, a language that most refugees do not know. If information were translated into foreign languages, refugees would have a better chance to access affordable and safe housing. The lack of social networks, when some refugees arrive, limits their options in the search for housing.

Refugees should be involved in decisions regarding their place of settlement. Also, the presence of relatives and integration possibilities should be taken into account to a larger extent than presently. Refugees should be given the opportunity to make a well considered choice as to where they want to settle.

A level of engagement with the broader community and community groups would help to reduce discrimination against refugees. It is significant that refugees considered that they were discriminated against not only because of their refugee status but also because of race, appearance, and low income. There is a need to build bridges as well as build social capital within the neighborhoods in which refugees settle. Local government, service providers and the wider public should be informed of the presence and needs of refugee populations moving into their area. Public awareness activities should focus on increasing understanding among the

general public, building links between refugees and local inhabitants and highlighting the positive contributions refugees can make if made to feel welcome and included.

Settlement agencies need to do strategic outreach and target specific programs to the refugee community to increase their awareness of and usage of services which are available in the community. As settlement is a two-way process between newcomers and the host society, agencies serving refugees need to educate the newcomers about the social and community services system that is available to help them with settlement and integration.

5.3.4 Addressing Possible Objections to Renting to Refugees

Private owners may be reluctant to rent to refugees because they lack familiarity with them. They may also be concerned about the potential for existing tenants to be intolerant of newcomers. Resettlement agencies should:

1. Build relationships between themselves and individual renting agents. Through this relationship, it can be demonstrated that resettled refugees are provided the support of resettlement agencies to maintain a sound and secure tenancy.
2. Hold awareness, raising activities among private landlords and rental agents.
3. Promote resettled refugees' access to mediation and advocacy services through ethno-cultural services.

5.3.5 Further Research and Housing Information Needed

More research is needed on the housing preferences of refugees. Much research addresses the negative aspects of ethnic segregation, but tends to overlook the wishes of refugees themselves. Issues to be researched further include the value placed by refugees upon several housing aspects: quality, rent, location and access to different services.

Clear information on rights, duties and responsibilities in the housing market should be available in easy to understand form. Depending on the national approach to housing policy in general, these same services should be made available by local authorities, housing providers, NGOs that provide refugee assistance or refugee community organizations. There is a need for a mentoring program that can equip refugee arrivals with knowledge of how the Hamilton County housing market functions, the types and sources of assistance available and where to find other support.

The need is great to encourage refugee and immigrant communities to invest in private rental stock so that it could be rented to new arrivals in their community. One solution to the shortage of appropriate accommodation for refugee arrivals is to encourage those members of their community who have the means to provide accommodation that meets their needs in the locations they would choose. Such interventions, including the establishment of housing co-operatives, would help refugees find their way within the housing market.

More in-depth general research is needed on the refugee community. Information on the community is scarce and this contributes to their invisibility and marginalization.

5.3.6 The Housing Market in Hamilton County

The federal and state governments should provide funds to local governments to develop affordable housing that is accessible to refugees. Not-for-profit housing providers should make a commitment to ensure that refugees have equitable access to all forms of not-for-profit housing. Consideration should also be given to the establishment of programs to teach refugees about their rights and obligations under housing legislation. In order to facilitate access to the private rental market, funds should be made available to nongovernmental

organizations to enable them to develop refugee rent-guarantee schemes. Refugees should be given choice as to where to settle and enjoy full access to housing rights. This should include housing rights relating to security of tenure, environmental health and safety, and the prevention of harassment, on the same basis as nationals. Upon receiving permission to stay, people accommodated in reception centers should be given all necessary information to make an "informed decision" following full consideration of the type and location of housing, which might be available to them.

Appendices

Appendix 1: Refugees Interview Questions

1. Where did you spend your first night in Hamilton County and where did you stay before you got a place of your own?

2a. How long did it take you to find permanent accommodations?

b. On a scale of 1 through 5 how do you feel about your dwelling and the neighborhood, where 1 refers to the worst place you can imagine and 5 the best place?

3a. How did you find your first permanent residence?

b. How much did you pay for it?

4a. Was getting housing more difficult than what you imagined before coming to Hamilton County?

b. What were your expectations?

5. Do you feel that your housing needs have been met by service providers (resettlement agency, CMHA, and developers)?

6. What are the barriers to receiving these services?

7. Background Information (age, gender, income level, education level and country of origin).

Appendix 2: Housing Providers Interview Questions

1. What geographical location(s) do your organizations cover?
2. What is your knowledge about the refugee resettlement program?
3. Approximately how many refugees do you see on a monthly basis with regard to housing issues?
4. From a housing provider's perspective what is the biggest constraint/conflict with regard to housing needs among refugees?
5. Do you have special programs/policies for finding housing for refugees? If no, could this be considered in the future?
6. Are incentives made available to you to solve the housing needs of refugees?
7. Have you been able to find out how refugees are housed successfully in other cities?

Appendix 3: Resettlement Agencies Interview Questions

1. Tell me about the history of your agency.
2. What is your funding source?
3. What is the budget of your program? How much do you spend per client?
4. How many refugees do you receive per year?
5. What are the biggest constraints/conflicts your agency has experienced while finding housing for refugees?
6. What is the size of the staff working for your program?
 - a. Do you have a trained housing specialist?
 - b. Does your organization operate with volunteers?
7. Is the collective involvement of developers, refugees, city officials, and the community, taking place to solve the issues of concern for housing among refugees?
8. Has your agency explored refugee resettlement agencies with best practices?
9. What is the biggest priority of your agency when receiving refugees?

Appendix 4: County Official Interview Questions

- 1a. How would you characterize the housing issues of refugees in Hamilton County?
 - b. Where does progress still need to be made?
- 2a. Is the county concerned about housing issues among refugees?
 - b. If yes, what have you done about it?
 - c. If no, why not?
3. What kind of services do you provide to refugees?
4. What do you feel are the biggest constraints/conflicts to providing housing to refugees in Hamilton County?
5. Does the county provide incentives to developers to build housing for refugees?

Appendix 5: List of Interviewees

1. Rod Huber Director of Family Service
Catholic Social Services
Cincinnati, OH
2. Lilly Narusevich Jewish Family Service
Cincinnati, OH
3. Jim Ashmore Section Chief, Performance Improvement
Hamilton CDJFS
4. 15 Refugees

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