

# Mapping Barriers to Housing for Refugee Communities in Omaha

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## Executive summary

Restoring Dignity, a nonprofit organization in Omaha, Nebraska, actively advocates for human dignity by providing resources and services to people with refugee backgrounds to support their resettlement. Throughout their work, Restoring Dignity staff have recognized a growing housing crisis for resettling refugee families. Factors such as limited housing stock, very high housing costs, and limited housing support resources for resettling refugees contribute to an acute need for housing solutions. Restoring Dignity partnered with Wilder Research to explore the housing landscape in Omaha, identify barriers to affordable housing for people with refugee backgrounds, and identify potential solutions to housing barriers.

Wilder Research staff partnered closely with Restoring Dignity to review a wide range of academic and other literature about housing challenges refugee newcomers face; gather information for case studies of successful solutions to refugee housing challenges; collect primary data with refugee communities, refugee-serving organizations, and landlords; and develop recommendations for continuing work related to housing for refugee newcomers.

This report includes the following sections:

- A literature review of articles and reports about housing for people with refugee status
- A comprehensive landscape analysis of Omaha's current housing stock for refugees
- Results from in-depth interviews and focus groups with refugee community members, social service organization staff, and landlords
- Recommendations to help mitigate housing barriers for refugee newcomers in Omaha
- Case studies of successful programs or policies that address housing barriers for people with refugee status

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## Literature review

In order to provide a foundational understanding of the barriers refugee newcomers face in securing affordable, stable housing, Wilder Research conducted a literature review of articles and reports about housing for people with refugee status. These studies included academic research, as well as governmental and non-governmental organization reports, and covered topics including barriers to securing affordable housing for refugees, policy contexts of resettlement and housing, and case studies of successful housing interventions. This literature review includes the following sections:

- An overview of the United States refugee resettlement process
- A brief exploration of the current context of refugee resettlement both nationally and specific to Nebraska
- The impact of housing on refugee well-being
- Barriers to securing stable housing

This study focuses on people who came to the United States with refugee status. The number of people seeking asylum in the United States is rising rapidly. People who enter the U.S. seeking asylum also face significant housing challenges similar to people with refugee status; however, the process for seeking asylum differs from refugees and the types of funding, support, and resources available to asylum seekers varies. Therefore, this literature review focuses primarily on people with refugee status.

## United States refugee resettlement process

More than 600,000 people have resettled in the United States since 2010 (Refugee Processing Center [RPC], 2024). In 2024, the United States plans to resettle 125,000 refugees, which will be the highest number in almost 30 years (U.S. Department of State, 2023). This is a response to the unprecedented number of people who are currently displaced around the world. Conflicts like the ones in Syria, Afghanistan, and Ukraine have contributed to exponential growth in the number of people fleeing war and violence. In 2023, more than 110 million people were forced from their homes, 36 million of whom qualify for refugee status (United Nations High Commissioner for Refugees [UNHCR], 2023).

Every year, only about 1% of people who have refugee status resettle in a third country like the United States (UNHCR, 2023). A person with refugee status outside of the United States can apply for resettlement through the United States Refugee Admissions Program (USRAP), coordinated by the Departments of Homeland Security and Health and Human Services. The resettlement process has multiple steps and can take up to two years from initial application to arrival in the U.S. (UNHCR, 2023).

1. People who would like to be resettled to the United States apply for resettlement from their country of refuge.
2. Applicants are interviewed by a United States Citizenship and Immigration Officer and undergo multiple security reviews and background checks.
3. Accepted applicants take part in a 1-5 day cultural orientation that covers information about U.S. laws, banking and credit cards, how to use public transportation, and housing rights and responsibilities.
4. Refugees are given an interest-free loan (usually about \$800 to \$1,000 per person) to cover their transportation to the United States and must pay this loan back starting six months after their arrival.
5. Refugees are assigned to a specific city and state and matched with a resettlement agency in the United States who coordinates their arrival and initial support services such as housing, clothing, food, and access to other social services.
6. Refugee resettlement agencies are informed of a family's arrival date and size anywhere between 1 day and a few weeks before their arrival. If there is time, the resettlement agency will find and furnish an apartment for the family.
7. The federal government provides resettlement agencies with \$1,325 per person that can be used within their first 90 days to cover rent, furniture, clothing, food, and other resources. Resettlement agencies also provide assistance with finding employment, enrolling in school, and starting ESL classes for 90 days after their arrival.
8. Refugees with minor children are enrolled in standard Department of Health and Human Services programs and receive Medicaid and Aid to Families with Dependent Children (a family of four would receive \$562 per month) after complying with program requirements. Those without minor children receive Refugee Cash Assistance (\$331 per month for one person or \$408 for two) and Refugee Medical Assistance for up to 12 months. Benefits for all refugees may change or end when an adult finds employment.

## Current context of refugee resettlement

### *United States resettlement priorities*

The U.S. resettlement program has historically resettled more refugees annually than any other country, although this number has fluctuated drastically in recent years (Migration Policy Institute [MPI], 2023). In 2021, a historic low of 11,000 refugees were resettled, due in part to restrictive federal resettlement policies and the COVID pandemic (MPI, 2023). The current presidential administration has increased the resettlement cap to 125,000 in 2023 and 2024. In 2024, the U.S. resettlement program will prioritize resettling people from

Burma (Rohingya) and Africa (Congo, Sudan and South Sudan, and Eritrea) (U.S. Department of State, 2023). The United States is also prioritizing people from Afghanistan and Ukraine, given current conflicts in those countries. The United States has resettled 117,000 Afghan natives through the Special Immigrant Visa program and 271,000 Ukrainian refugees since the Russian invasion.

Over the past 10 years, refugees to the United States have come primarily from Burma, the Democratic Republic of Congo, Iraq, Somalia, and Bhutan. In 2022, 74% of the total refugees resettled in the U.S. were under age 35 and 44% were under age 18 (U.S. Department of Homeland Security, 2023).

### *Anticipated refugee arrivals to Omaha*

While Nebraska receives only about 2% of refugee arrivals to the United States annually, it receives more refugees per capita than any other state (Immigration Research Initiative, 2023). The number of refugees being placed in Nebraska is rising. In 2022, about 300 people were resettled in Nebraska (Refugee Processing Center, 2024). Nebraska will receive 1,850 refugees in 2024 and can expect to receive 1,975 in 2025. These numbers do not include Humanitarian Parolees such as Ukrainians, Cubans, and Haitians or Afghans. However, they receive nearly all of the same services as refugees.

These numbers also do not account for secondary migration. A “secondary migrant” is a person with refugee status who is initially resettled in one state but then moves to another. People most often move to join friends or family members in another location or because it is more affordable or easier to find work than their original city of resettlement. It is difficult to track secondary migration, but one study estimated that 17% of refugees relocated to a state other than their official resettlement site during their first year in the U.S. (Mossaad et al., 2020). Approximately 21,250 refugees could become secondary migrants in 2024. Secondary migration to Nebraska is likely high given a relatively low unemployment rate and cost of living (Nebraska Department of Health and Human Services, 2020). Nebraska will likely receive several thousand secondary migrants from other states. Secondary migrants do not have access to support from resettlement agencies and often have less access to supportive services than refugees who stay in the state where they are resettled.

## Housing and refugee well-being

For all people, housing is an essential determinant of health and well-being (Sharpe et al., 2018). Safe and affordable housing contributes to economic stability, physical health, and emotional well-being. Affordable, safe, quality housing is especially important to the integration of refugees into their new communities. Brake et al. (2023) found that housing was essential to the psychosocial well-being of refugees by providing a sense of control

and a place of safety, especially after years of living in conflict zones and refugee camps. The same authors found that low satisfaction with housing conditions was directly correlated with high levels of depression and anxiety. In a study with refugees in Australia, Ziersch and colleagues (2017) found that refugees cite stable housing as one of the most important factors in successful resettlement. Refugees also described how high rent, overcrowding, and substandard living conditions contributed to mental and emotional distress as well as physical health issues like asthma and other chronic illnesses.

While safe, affordable, accessible housing is integral to successful resettlement for refugees, housing experts have historically paid little attention to the impact of housing policy and programs on refugees specifically (Bhattacharjee & Corbett, 2023; Due et al., 2022; Forrest et al., 2013). This has contributed to a lack of understanding about the intersection of resettlement and housing policies and programs, the impact of housing quality on resettlement, and the ways in which diverse refugee groups experience housing (Brown et al., 2024).

## Barriers to stable housing for refugees

Like many Americans, refugees often face significant barriers to securing safe, affordable, adequate housing. However, refugees' experiences with the housing market are exacerbated by language barriers, difficulty finding living wage employment, and histories of trauma prior to resettlement. In the United States, stable and affordable housing is in short supply. When rental housing is available it is often unsuited for larger families, is unsafe or unhealthy, or is very expensive (Jordan, 2021). Several significant barriers to safe, stable, and affordable housing for refugees were identified in the literature:

- High cost of housing (both rent and purchase prices)
- Limited availability of safe and affordable housing that is also close to amenities like schools, grocery stores, or public transportation
- Substandard housing conditions
- Language barriers and discrimination from landlords
- Lack of targeted resources and support for refugees around housing issues

### *High cost of housing*

The United States is currently experiencing a housing crisis. Mortgage rates are more than double what they were in 2020 and home prices are high, leading to low housing availability (Joint Center for Housing Studies, 2023). Most refugees rent apartments or homes during their first years in the United States, and the housing crisis extends to the



rental market. Skyrocketing rents have contributed to a significant increase in cost burden. In 2022, half of all renters were cost burdened, and about half of those were considered severely cost burdened due to paying more than half of their income for housing (Joint Center for Housing Studies, 2023).

Overwhelmingly, high housing costs coupled with low wages was identified as the biggest barrier to safe and sustainable housing for refugees. Most refugees have difficulty finding living wage employment during their first years in the U.S. due to language barriers, lack of education, and limited employment opportunities. Low wages and unstable employment make it difficult to find quality housing in safe neighborhoods that is also large enough to accommodate family members and also close to amenities like grocery stores, schools, and work (Bhattacharjee & Corbett, 2023; Cicek-Okay et al., 2023; Rosen et al., 2023). The high cost of housing can also contribute to displacement and evictions, forcing people to move if they can no longer pay rent.

The affordable housing crisis is significant in Omaha, as well. According to the Omaha Community Foundation's Assessment of Housing Affordability for the Omaha Council-Bluffs Area (2021), there is a shortage of safe, stable housing. Despite an increase in population, there has yet to be an increase in affordability and vacancy in housing. One in four households in Omaha and the Council Bluffs area are cost burdened, and others are forced to sacrifice quality of housing for affordability.

### ***Limited housing stock***

A shortage of affordable housing is an issue across the United States (Bose, 2018; Miraftab, 2000). Refugees are able to access federal subsidized housing programs, but the waiting lists are often so long that many families never receive the assistance (Allen, 2022). The waiting time for public housing in Nebraska can be up to two years (Omaha Housing Authority, 2024). Overcrowding due to family size was identified as a major issue in several of the studies we reviewed. Some refugee ethnic groups, such as Karen and Syrian, have large families and often cannot afford to rent larger apartments or houses with adequate space, leading to overcrowding (Bhattacharjee & Corbett, 2023).

### ***Substandard housing conditions***

Because housing is expensive and limited, many refugees end up living in substandard conditions. Several articles cited significant problems with mold, insect infestations, broken appliances, lack of heat, and plumbing problems (Bose, 2018; Cicek-Okay et al., 2023). Because many refugees have limited English language skills and don't often understand their rights as tenants, these problems can continue unaddressed for significant periods of time.

Many studies reported that the housing refugees have access to is often not on a bus line or near their places of employment, child care, health care, or language classes (Bose, 2018). Most refugees cannot afford to purchase a car during their first years in the U.S. and must rely on public transportation. Housing that is located far from transportation hubs can limit a family's ability to find and keep employment, engage with their children's school, and access health care.

### ***Language barriers and discrimination***

Many refugees do not speak English. The small percentage of refugees who can understand and speak English often do so minimally. Several studies reported refugees' experiences with landlords who are hesitant to rent to them due to perceived racism (Albin, 2020; Bose, 2018; Lee, 2023). They also pointed out that landlords may be hesitant to rent to refugees given their lack of credit or rental history or their lack of stable employment.

Several studies noted distinct differences in housing experiences for refugees from varied ethnic and cultural backgrounds (Allen, 2022; Bose, 2018; Francis & Hilbert, 2014; Heidinger, 2023). For example, one study found that "visible minority" refugees from South Sudan and Congo reported more discrimination from landlords than white refugees from Ukraine (Bose, 2018). Similarly, some refugee groups have higher English language skills than others and may be better able to communicate with landlords or secure higher wage employment (Allen, 2022). These authors suggest that different approaches to stable housing may be needed for different ethnic groups.

There are several barriers in the resettlement process that impact stable housing for refugees. Refugees are eligible for legal permanent residency in the U.S. one year after they resettle. However, long wait times to process residency applications can delay this even further. Refugees are qualified to work in the United States almost immediately after they arrive, however, there are several barriers to finding living wage jobs such as language barriers, lack of transportation, and lack of child care. These factors can keep refugees in substandard housing conditions (Bhattacharjee & Corbett, 2023).

### ***Lack of targeted housing resources***

Because refugees are new to the United States, they have limited knowledge of tenant rights. Additionally, there are very few resources or services specifically dedicated to supporting refugees with addressing housing challenges (Albin, 2020; Bose, 2018; Lee, 2023). When housing problems arise, such as leaks, malfunctioning appliances, or other household problems, refugees who do not speak English or have knowledge about how the rental market works in the U.S. are unable to address these problems. The services refugee resettlement agencies can offer are time-limited. Resettlement agencies, who are responsible

for securing immediate housing, stop providing support 90 days after refugees' arrival in the U.S. (Netto, 2011). Refugees must then rely on social service agencies and ethnic community-based organizations with limited funds and resources. Often housing issues arise after the initial 90 days, and refugees are left to address these issues without guidance (Darawsheh et al., 2022).

## Conclusion

Welcoming refugees and supporting them to achieve stability can have significant benefits to the city and state. By definition, refugees are people who have survived unimaginable situations and have worked hard to build new lives for their families in America. Refugees contribute significantly to city and state economies wherever they resettle. Every additional foreign-born individual who comes to Omaha creates \$34,000 of total direct and indirect spending in the city (Decker, 2021). Refugees also fill critical open positions. Nebraska currently has 54,000 open jobs (U.S. Bureau of Labor Statistics, 2024) and 39 available workers for every 100 open jobs (U. S. Chamber of Commerce). Welcoming refugees and supporting them to build stable lives in the United States helps refugees, but also helps Omaha and Nebraska keep our industries operational.

Stable, affordable, and secure housing is an essential part of building stability and integration for refugee families, especially in their first years in the United States. Stable housing contributes to physical and emotional well-being and offers a sense of security and refuge for people who have fled often horrific conditions. However, refugees face a host of barriers to finding and maintaining stable housing including high rents, low-paying jobs, language barriers, and discrimination. There are very few resources dedicated to supporting refugees as they navigate the housing landscape. This literature review, along with the other components of this study, provide insight into causes and potential solutions to housing barriers.

# Landscape analysis

To better understand the landscape of housing for refugee populations arriving in Omaha, Nebraska, existing data for key areas are summarized below. Data sources include the U.S. Census Bureau, Immigrant Research Initiative, and primary data collected by Refugee Empowerment Center (REC) in Omaha.

## Summary

Omaha is home to a vibrant population. While it compares well in terms of housing availability, rent cost, and unit size to other similarly sized cities, refugees coming to Omaha have different housing needs than what is currently available. In this landscape analysis we use the following demographic and social indicators:

- Population demographics
- Quality of life measures
- Housing indicators in similar U.S. cities

## Key findings

### **Omaha has a vibrant community**

- Among a population of 486,000, about 29% of residents living in Omaha are people of color. The largest non-White communities are Black or African American (12% of residents) and those of two or more races (8%).
- About 11% of Omaha residents were born outside of the U.S.
- Hispanic or Latino residents make up about 15% of those living in Omaha.
- Omaha residents tend to be younger (86% are 65 or younger), educated (39% have a bachelor's degree or higher), and working (70%).
- Some financial strains of living in Omaha include slightly higher rent prices (\$1,099), lower median incomes (\$70,202), and a higher share of those living below the poverty level (13%) compared to Nebraska as a whole.

### **Rent, unit size, and availability in Omaha fare similarly or better compared to similar sized U.S. cities**

- Average monthly rent in Omaha is on the lower end of the spectrum (\$1,099), compared to similar sized cities like Boise, ID, Des Moines, IA, Kansas City, MO, and Minneapolis, MN.
- A majority of housing in Omaha is occupied (94%), and 42% is used for renting. The share of renter-occupied housing in Omaha falls in the middle compared to comparative cities (37%-60%).
- The share of Omaha housing units that have four or more bedrooms (22%) falls in the middle compared to comparative cities (13%-28%).

**There is a mismatch between what is needed for refugees and what is available for housing**

- The cost of housing in Omaha may limit the housing that refugees can afford. The median rent paid by refugees in Omaha is \$1,071, and is very similar to the overall median rent in Omaha (\$1,099).
  - Depending on the size of the family needing to be resettled, refugees may require housing with more bedrooms. Housing units with 4 or more bedrooms only make up 21% of the rental units. The average number of bedrooms for refugees in households being resettled in Omaha is 2.4.
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## Demographic and social characteristics of Omaha

### *Population demographics of Omaha*

The greater Omaha metropolitan area includes nearby Council Bluffs, Iowa, and has a population of 1 million people. Omaha proper is Nebraska's most populous city with almost half a million residents. Nearly 1 in 4 Nebraskans live in Omaha.

Omaha is a slightly younger city with only 14% of residents age 65+. Though Omaha has a similar share of youth and adolescents age 5-17 compared to Nebraska as a whole, there is a slightly larger share of young children age 0-4 and working age adults age 18-64.

Omaha is more diverse than the rest of the state; 13% of Nebraskans are of color and 29% of Omaha residents are of color. Of residents of color, the highest percentages are Black or African American (12%) and two or more races (8%), followed by Asian (4%). About 11% of those in Omaha are foreign-born, slightly more compared to Nebraska as a whole (8%), but still less than the national 14%. Compared to other states, Nebraska has the highest number of refugee arrivals per capita (379 refugee arrivals per 100,000 Nebraskans) (Kallick, 2023).

## 1. Demographic characteristics of Omaha city, Nebraska, and the U.S., 2022

People (2022)	Omaha city, Nebraska	Nebraska	U.S.
Age	485,153	1,967,923	333,287,557
0-4	6.9%	6.3%	5.6%
5-17	17.6%	17.9%	16.1%
18-64	61.7%	58.9%	61.0%
65+	13.8%	16.9%	17.3%
Female, percent	50.3%	49.7%	50.4%
<b>Race and Hispanic Origin (2022)</b>			
White alone, percent	71.5%	87.5%	75.5%
Of color	28.5%	12.5%	24.5%
Black or African American alone, percent	11.9%	5.4%	13.6%
American Indian and Alaska Native alone, percent	0.6%	1.6%	1.3%
Asian alone, percent	4.1%	2.8%	6.3%
Native Hawaiian and Other Pacific Islander alone, percent	0.0%	0.1%	0.3%
Two or More Races, percent	8.0%	2.5%	3.0%
Hispanic or Latino, percent	14.8%	12.3%	19.1%
White alone, not Hispanic or Latino, percent	65.1%	76.9%	58.9%
Foreign born persons, percent, 2018-2022	10.7% (±0.4)	7.5% (±0.1)	13.7%

Source: U.S. Census Bureau, 2023 Population Estimates Program (PEP)

### Quality of life measures

A review of housing conditions in Omaha shows a lower share of owner-occupied housing (58%) compared to Nebraska (67%) and the country as whole (65%). A lower owner-occupied housing rate means that there is a higher share of renter-occupied housing. Though median monthly costs for those with mortgages are similar for Omaha and statewide, they are lower than the national average. Rent in Omaha is slightly higher compared to the state as a whole (\$1,099 compared to \$987), and is lower than the national median gross rent of \$1,268.

Most households in Omaha have a computer (94%) and have broadband internet (90%), which is similar to the rest of the state and the country.

Omaha is a highly educated city, in terms of those graduating high school or pursuing a higher degree. Ninety percent of Omaha residents have a high school diploma or higher.

Compared to the state and the country as a whole, a slightly greater share of those in Omaha have a bachelor's degree or higher, nearly 4 in 10 of those 25 and older have a bachelor's degree or higher.

While there are efforts to increase health insurance rates around the country, the share of uninsured individuals everywhere is still below what it once was prior to the passage of the Affordable Care Act. Nationwide, about 9% of Americans lack health insurance. While this uninsured rate is similar in Nebraska, Omaha has an uninsured rate of 12%.

A greater share of those in Omaha participate in the workforce. Of working-age adults, 70% are in the labor force. This is slightly higher compared to Nebraska as a whole (68%), and higher compared to the U.S. (63%). While a larger majority of people in Omaha who can work, do work, the median household income (\$70,202) is similar to Nebraska and lower compared to the U.S. as a whole. Thirteen percent of Omaha residents have an annual income that falls below the poverty line, compared to 11% of Nebraska residents. While there is a greater share of people working in Omaha, lower-paying jobs or differences in household sizes have resulted in a slightly greater share of Omaha residents living in poverty.

## 2. Quality of life characteristics of Omaha city, Nebraska, and the U.S, 2022

<b>Housing<sup>a</sup></b>	<b>Omaha city, Nebraska</b>	<b>Nebraska</b>	<b>U.S.</b>
Housing units, 2022	Data not available	863,913	143,786,655
Owner-occupied housing unit rate, 2018-2022	58% (±0.7)	67% (±0.3)	65% (±0.2)
Median value of owner-occupied housing units, 2018-2022	\$210,300 (±\$2,399)	\$205,600 (±\$1,189)	\$281,900 (±\$221)
Median selected monthly owner costs -with a mortgage, 2018-2022	\$1,646 (±\$14)	\$1,612 (±\$8)	\$1,828 (±\$2)
Median selected monthly owner costs -without a mortgage, 2018-2022	\$712 (±\$14)	\$616 (±\$5)	\$584 (±\$1)
Median gross rent, 2018-2022	\$1,099 (±\$9)	\$987 (±\$7)	\$1,268 (±\$1)
<b>Computer and Internet Use<sup>b</sup></b>			
Households with a computer, percent, 2018-2022	94% (±0.3)	94% (±0.2)	94% (±0.1)
Households with a broadband Internet subscription, percent, 2018-2022	90% (±0.5)	88% (±0.2)	88% (±0.1)
<b>Education<sup>c</sup></b>			
High school graduate or higher, percent of persons age 25 years+, 2018-2022	90% (±0.4)	92% (±0.2)	89% (±0.1)
Bachelor's degree or higher, percent of persons age 25 years+, 2018-2022	39% (±0.6)	34% (±0.3)	34% (±0.2)
<b>Health<sup>d</sup></b>			
Persons without health insurance, under age 65 years, percent	12% (±0.6)	8% (±0.2)	9% (±0.1)
<b>Economy<sup>e</sup></b>			
In civilian labor force, total, percent of population age 16 years+, 2018-2022	70% (±0.5)	68% (±0.2)	63% (±0.1)
<b>Transportation<sup>f</sup></b>			
Mean travel time to work (minutes), workers age 16 years+, 2018-2022	19.3 (±0.3)	19.1 (±0.2)	26.7 (±0.1)
<b>Income and Poverty<sup>g</sup></b>			
Median household income (in 2022 dollars), 2018-2022	\$70,202 (±\$1,239)	\$71,722 (±\$577)	\$75,149 (±\$152)
Persons in poverty, percent	13% (±0.6)	11% (±0.7)	12% (±0.3)

Sources:

<sup>a</sup> U.S. Census Bureau, 2023 Population Estimates Program (PEP), U.S Census Bureau, ACS 2018-2022 5-year estimates

<sup>b,c,e,f</sup> U.S Census Bureau, ACS 2018-2022 5-year estimates

<sup>d,g</sup> U.S Census Bureau, ACS 2018-2022 5-year estimates, ACS 2022 1-year estimate, Current Population Survey 2023 Annual Social and Economic Supplement (CPS ASEC)



## *Housing indicators in similar U.S. cities*

Other similar sized cities include Boise, Des Moines, Kansas City, and Minneapolis. In looking at housing characteristics in these cities, there are some notable differences between Omaha and other similarly sized cities in housing occupancy, housing unit sizes, and housing unit rents.

Omaha falls in the higher end of the number of available housing units, similar number of units compared to Kansas City or Minneapolis, and about twice the number of units in Boise and Des Moines. Omaha and Boise have similarly high occupancy rates at around 94-95%, respectively. Of occupied units, Omaha has a slightly higher share of renters compared to Boise and Des Moines. Though Kansas City and Minneapolis have a similar number of housing units, they do have a greater share of renter-occupied housing units compared to Omaha.

Though average household size for renter-occupied housing units is similar in these cities (about two), supply of number of bedrooms does vary. Compared to Des Moines, Kansas City, and Minneapolis, a greater share of housing units in Omaha have 4 or more bedrooms. Slightly more than 1 in 4 housing units have 4 or more bedrooms (21%). A smaller share of housing units in Omaha have 2 bedrooms. The average number of bedrooms among refugee data provided by REC is 2.5 bedrooms.

The median rent in Omaha is \$1,099, which is slightly less compared to the other similarly sized cities, except Des Moines which has a slightly lower median rent at \$995. According to data provided by REC, the median rent of refugee housing is \$1,071. This is comparable to the median rent paid in Omaha and the four comparative cities.

### 3. Housing characteristics among Omaha city and comparable cities, 2022

	Omaha, Nebraska	Boise City, Idaho	Des Moines, Iowa	Minneapolis, Minnesota	Kansas City, Missouri
<b>HOUSING OCCUPANCY, 2018-2022</b>					
Total housing units	210,493 (±638)	102,878 (±946)	96,245 (±1,171)	198,971 (±1,320)	241,827 (±1,497)
Occupied housing units	94% (±0.4)	95% (±0.7)	92% (±0.6)	93% (±0.4)	90% (±0.4)
Vacant housing units	6% (±0.4)	5% (±0.7)	8% (±0.6)	7% (±0.4)	11% (±0.4)
<b>BEDROOMS, 2018-2022</b>					
Total housing units	210,493 (±638)	102,878 (±946)	96,245 (±1,171)	198,971 (±1,320)	241,827 (±1,497)
No bedroom	4% (±0.3)	3% (±0.4)	4% (±0.6)	8% (±0.5)	3% (±0.3)
1 bedroom	16% (±0.6)	9% (±0.7)	14% (±1.0)	26% (±0.9)	15% (±0.5)
2 bedrooms	25% (±0.7)	26% (±1.1)	34% (±1.3)	28% (±0.8)	28% (±0.8)
3 bedrooms	35% (±0.7)	41% (±1.4)	35% (±1.1)	24% (±0.6)	36% (±0.8)
4 bedrooms	16% (±0.5)	17% (±0.9)	11% (±0.8)	11% (±0.5)	14% (±0.5)
5 or more bedrooms	5% (±0.3)	6% (±0.5)	2% (±0.3)	3% (±0.3)	4% (±0.3)
<b>HOUSING TENURE, 2018-2022</b>					
Occupied housing units	197,842 (±1,038)	97,826 (±1,103)	88,894 (±1,211)	185,674 (±1,477)	216,513 (±1,680)
Owner-occupied	58% (±0.7)	63% (±1.1)	60% (±1.0)	48% (±0.8)	54% (±0.8)
Renter-occupied	42% (±0.7)	37% (±1.1)	40% (±1.0)	60% (±0.8)	46% (±0.8)
Average household size of owner-occupied unit	2.65 (±0.02)	2.46 (±0.04)	2.54 (±0.04)	2.38 (±0.03)	2.5 (±0.03)
Average household size of renter-occupied unit	2.1 (±0.03)	2.09 (±0.06)	2.03 (±0.06)	2.03 (±0.03)	2.06 (±0.03)
Median rent (dollars)	\$1,099 (±9)	\$1,223 (±21)	\$995 (±17)	\$1,267 (±20)	\$1,131 (±11)

Source: U.S Census Bureau, ACS 2018-2022 5-year estimates

## Data from REC

Refugee Empowerment Center (REC), a refugee resettlement agency, provided Wilder Research with a dataset of placement data from 2021 to 2024. The data include the number of families resettled, family size, monthly rent, the number of bedrooms, and zip codes of where families were settled. While there are data from 2021 to 2024, data from 2024 are incomplete since these data were pulled in April 2024. 2024 should not be viewed as a complete year of data.

Over the past four years, the number of families placed in housing has been rising, but the average family size has decreased slightly from 4.7 people in 2021 to 3.2 family members in 2023. The range of family size has stayed about the same, from 1 person to 9-12 people.

While rent and apartment size data are not available for all families, the data that are available indicate that the median rent paid by refugee families has stayed about the same over the past four years. It was \$1,025/month in 2023. In 2023 the average apartment size was 2.3 bedrooms. This is a slight decrease from 2021 (2.9 bedrooms), which may be due to smaller family sizes needing housing or could also signal a limited number of larger bedrooms available.

### 4. REC Resettlement Data, 2021-2024

	2021	2022	2023	2024
<b>Families (N)</b>	62	133	150	100
Number of family members	1 to 12	1 to 11	1 to 11	1 to 9
Average family size	4.7	3.3	3.2	2.49
<b>Rent (N)</b>	38	90	102	41
Range of rent	\$350 to \$2,250	\$191 to \$2,000	\$413 to \$2,000	\$550 to \$2,100
Median rent	\$1,100	\$1,071	\$1,025	\$1,000
<b>Bedrooms (N)</b>	48	78	90	18
Range of bedrooms	Studio to 6	1 to 6	1 to 5	1 to 3
Average bedrooms	2.9	2.5	2.3	2.2

The number of zip codes in the greater Omaha area where refugees were resettled ranged from 19 to 33 zip codes over the 2021-2024 time period. Though the top 5 zip codes vary across these years, there were two zip codes that appeared every year: 68104 and 68134. The 68134 zip code made up 8% of all zip code placements in 2021, increasing to 14% of all placements in 2024. Additionally, 68104 made up 10% of all zip code placements in 2021, and was the largest share of placements in 2022, 2023, and 2024 (17%-32% of all placements were in the zip code 68104). Other larger shares of placements were in 68131 and 68111, although these shares have been decreasing in recent years.

## 5. REC resettlement placement by zip code, 2021-2024

2021		2022		2023		2024	
Top 5 zip codes	% of all zip codes	Top 5 zip codes	% of all zip codes	Top 5 zip codes	% of all zip codes	Top 5 zip codes	% of all zip codes
68131	18%	68104	17%	68104	32%	68104	24%
68164	11%	68022	10%	68134	13%	68134	14%
68104	10%	68131	8%	68111	7%	68105	10%
68132	8%	68134	8%	68022	5%	68111	6%
68134	8%	68111	7%	68132	5%	68131	6%

### Data from Omaha nonprofits

Between 2020 and 2024, 11 nonprofits have served 46 different Omaha zip codes. These nonprofits include Restoring Dignity, African Immigrant Family Services, Refugee Women Rising, Karenni Catholic Community, East African Development Association of Nebraska, Omaha Center for Refugees and Immigrants, Refugee Empowerment Center, Karen Society of Nebraska, International Council of Refugees and Immigrants, Clothing World Needy People, and Nebraska Afghan Community Center. The total number of households served by either one or more of these nonprofits was 5,144.

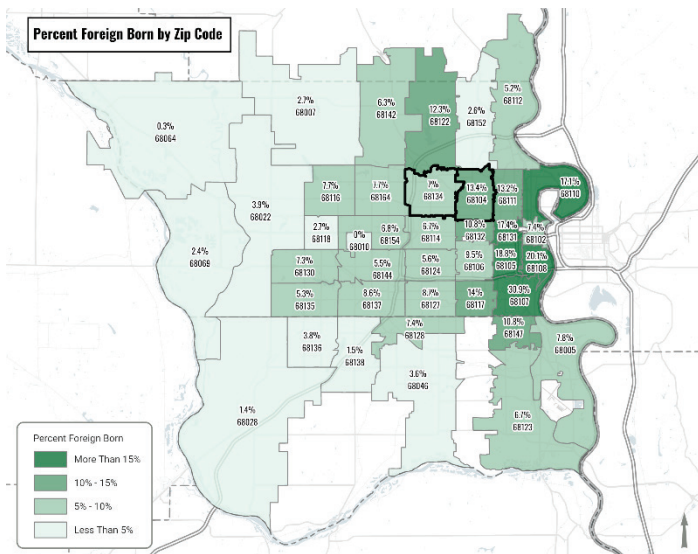
Wilder Research worked with the Metropolitan Area Planning Agency (MAPA) to create heat maps that included zip code level data from Omaha nonprofits and secondary data from city planning data and publicly available data at the zip code level. For each zip code, we looked at the percentage of foreign-born residents as an indicator for a greater share of refugees in an area.

In figure 6, many of the darker green zip codes that have a higher share of foreign-born residents are to the north (68122), and to the eastern border of Nebraska (68110, 68131, 68105, 68108, and 68107) have a higher share of foreign-born residents. These areas are near the Nebraska and Iowa border, and may also be indicative of foreign-born residents that have come to Omaha for work or education. Service usage data from non-profits may be

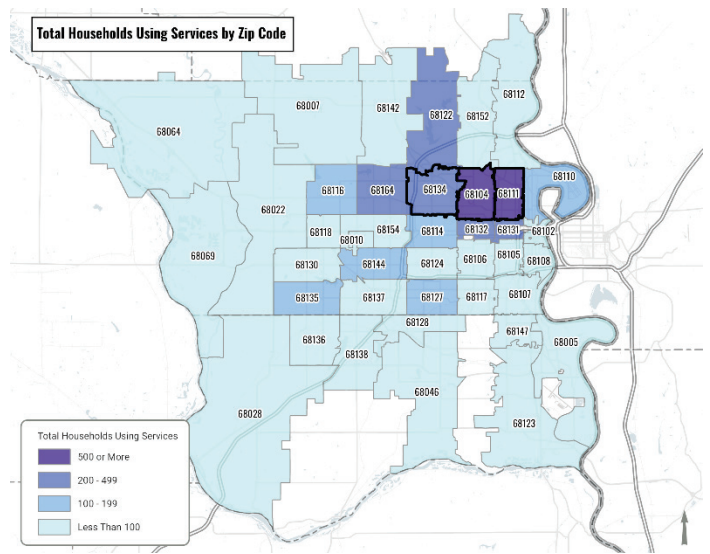
a little more helpful so we can better understand where those who have more recently arrived are living. We see that in figure 7, many of the darker green zip codes are not the same as the zip codes that have seen higher service usage from the non-profits. The darker shaded purple zip codes are higher number of families that have used services, and are more clustered around downtown and North Omaha. Additionally, the zip codes that line up with areas that many refugee families are being placed (darker borders), namely 68104, 68134, and 68111 are also located in these areas of higher service usage by non-profits.

Barriers of transportation to school, work, and services were a repeated theme in the literature, interviews, and focus groups. When looking at the available transportation routes (figure 8) there are limited lines that serve households receiving services. In North Omaha (68122), we see that only part of 1 metro line route that runs through just a small part of that zip code (figure 9). In figure 10, the three zip codes where a larger share of newly arrived refugees are being placed (68104, 68134, and 68111) are enlarged for a better view of school locations and metro bus routes. While many schools are located along bus routes, there are some schools that may not be reached by public transportation, particularly in 68134 and 68104. For those that rely on the metro bus system to get around Omaha, figure 10 also provides a clearer picture of the limited transportation options that refugees face in getting to and from school, work, and services.

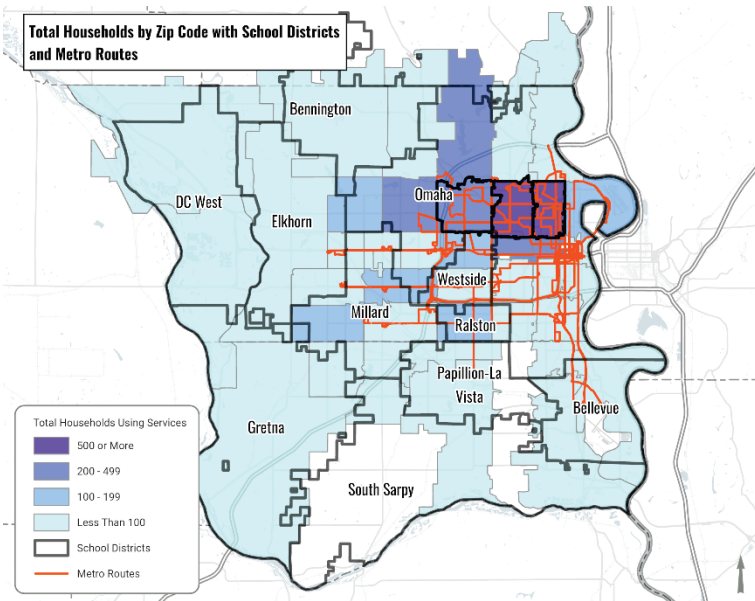
### 6. Percent foreign born by zip code



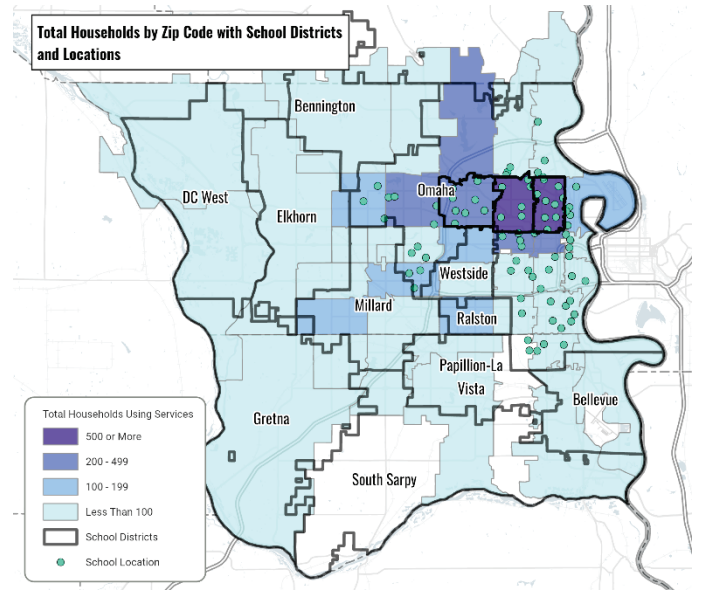
### 7. Total households using services by zip code



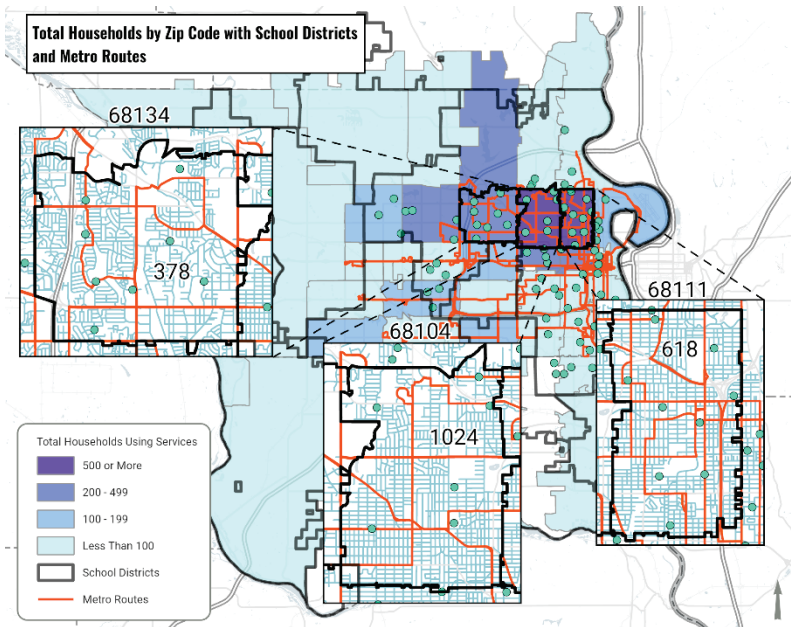
**8. Total households using services by zip code and metro routes**



**9. Total Households using services by zip code, with school district locations**



**10. Total households using services by zip code with metro routes and schools**



## Primary data collection

Wilder Research staff collected data from three key stakeholder groups through interviews and focus groups: refugee community members and leaders, refugee-serving organizations, and landlords/property managers. Details about the methodology used to collect and analyze these data are available in Appendix A.

### Refugee community interviews

Wilder Research conducted interviews with nine community leaders and focus groups with community members from seven different refugee ethnic groups: Syrian, Karenni, Karen, Somali, Congolese, South Sudanese, and Afghan. Participants were asked about their experiences with housing including challenges and barriers they faced to finding and maintaining housing, their ideas for solutions to housing challenges, as well as their hopes and dreams for housing.

#### ***Refugees face significant barriers to finding and maintaining safe and affordable housing***

Refugee leaders and community members identified several challenges to finding and maintaining safe and affordable housing, including:

- High housing expenses, especially for larger families
- Lack of living-wage employment
- Neighborhood safety
- Proximity to services and/or public transportation
- Substandard or dangerous housing conditions
- Issues with landlords

#### ***Housing is expensive and wages don't cover rent***

Some of the most cited challenges that refugee participants discussed were the high cost of rent; the lack of affordable, appropriately sized housing; and the lack of living-wage jobs that pay enough to cover rent. One Somali focus group participant said:

*If I had money I would go to another place, but I can't afford it. If I rented a cheap house, the situation is very bad, it is dirty, I... can't afford to rent another house. But everyone in our community is facing this problem always, because we can't afford anything else.*

Housing affordability is especially challenging for refugee families that have young children and one parent stays home to care for the children while the other parent works. Many families said they have one wage-earner supporting up to eight or nine family members. Additionally, participants reported that the jobs that are typically available to them pay just enough to cover the rent but leave nothing else for food, clothing, transportation, and health care. For example, one participant said:

*The job is very low, we don't get a lot of hours like we did before. I feel a lot of situations hard. The rent is very high, it is changing now. Your living expenses are very high. We don't have the money to buy or own the house. We work very hard but we can't afford to buy a house (Afghan).*

One Afghan participant noted that while rents rise every year, wages do not. He reported paying \$800 per month when he first arrived in Omaha and now, a couple years later, pays \$1,300 per month, but doesn't make any additional income.

This housing cost barrier is additionally compounded when there are limited options for larger families. Many participants said that finding an affordable housing option for families of more than five is challenging, especially when there are housing policy limitations on the number of family members that can share a bedroom. Many families resettling from Afghanistan, Syria, and Sudan are large, often with 8 to 12 members. While culturally these families may be accustomed to several people sharing a bedroom, landlords are prevented from renting units to families where more than two people might share a bedroom. A Somali focus group participant shared that:

*We just have big families with a lot of children. I have been waiting for a four-bedroom for a long time and no one calls me. Now I am living in a three-bedroom, but any landlord I call they ask how many children I have and if I say seven the landlord won't rent to me. I just get put on a waiting list and they don't call me.*

An Afghan participant said:

*All of these families, large families. Kids that are younger. One source of income (dad) has to work and pay for all expenses himself. Larger space is more expenses. If he goes to a bigger house, rent is going to go up. He needs to pay higher rent and the utilities has to pay a higher bill as well.*

Even if a larger home were found for a larger family, the cost of the rent may not be affordable for the limited number of working adults in the family. A Syrian community leader explained that families often have to weigh affordability versus proximity to needed resources such as schools, jobs, and grocery stores:

*Those apartments don't cost [a lot] but don't have all the resources that the families need. But those [houses] that are close to the job or maybe have grade school, good environment, cost a lot and they cannot afford it too. So being able to have a good job and making good money to be able to afford your housing cost, it can help a lot. The financial challenge is the big issue.*



## Often, refugees can only afford housing in unsafe neighborhoods

Many participants described concerns about the safety of the neighborhoods they live in. Often the only housing families can afford is in neighborhoods with high crime rates, visible substance use, and limited security. One participant said:

*I have some issues with the neighbors. When I get off work at 2 a.m., they are drinking whiskey in the hallway when I get home. The neighbor has the same landlord, but if you complain about it you don't get any solution because they have the same landlord and they don't do anything about it. (South Sudanese)*

A Karenni participant said, “Parking is very dangerous. There are lots of break-ins in cars. There is a camera but it is broken.”

## Housing is often far from both services and public transportation

Participants in every focus group and all of the community leaders cited the lack of public transportation near their housing as a significant concern. Most refugees cannot afford to buy a car in their first years in the United States, and, with limited access to public transportation near their homes, it is difficult to manage daily tasks like shopping for groceries; accessing social services and medical care; or going to work, school, or worship services. The following quotations from participants describe transportation challenges:

*Another thing is when we first came here – it was hard to get a car. Every time we had an appointment with a doctor, we had to walk – 30-40 minute walk (Congolese).*

*Transportation is really bad. Normally, where I live in the college, it would be three to four minutes of driving. But the bus took me almost two hours to get to campus. We don't have a bus that comes often, only 1-2 hours a time. It's hard to get back home. [Instead of busing], I walked home thirty minutes straight (Karen).*

*Omaha has bad [public] transportation. Some places in Omaha have no busing in areas, and many families rely on it. For example, there is a school area that's good, but no transportation. There's [public] transportation here, but no good school area (Afghan).*

## Housing conditions can be very poor

Most participants reported living in very poor housing conditions and having non-responsive landlords. Housing conditions included intractable pest problems, broken appliances, plumbing issues, mold, and dirty common areas. Participants said when they were able to contact their landlords to ask for assistance with these issues, landlords were very slow to respond. The following quotes describe these challenges:

*Another housing challenge is the cleanliness or lack of cleanliness. And a lot of people had this problem with bugs like roaches. You always have roaches in your house no matter what you do, because the houses are connected through the walls. Even if you get rid of them in your unit, they'll go to the next unit and they'll be right back. (Karen)*

*A lot of houses have termites and bugs. As houses are getting warmer, a lot of the pest controls are not working. (Afghan)*

*[There are] roaches and insects. We don't know how to properly take care of that. (Karenni)*

*Most of the places, apartments don't have good upkeep. Landlords don't fix it quickly, there is mold in the sink, things break, and it is dirty. After two weeks, the landlord will come. It takes a really long time. It is difficult because we don't understand each other [due to language barriers]. (Congolese)*

*The landlord was not really responsive. If something needs to be fixed in the apartment, it takes time for him to really come. It's not good. (Afghan)*

## **Refugees face challenges communicating with property managers**

Language and cultural differences can be significant barriers during the first few years of resettlement. Many refugees arrive in the United States with limited English language skills and limited knowledge of U.S. culture, especially as it relates to housing systems. This makes communication with landlords and property managers difficult. Limited English language skills and housing literacy can prevent refugees from reporting problems with housing such as pests or broken appliances or understanding lease terms and rental contracts. Some focus group participants said that they have no or negative relationships with their landlords, and some don't even know how to contact their landlord. Even when they are able to contact a landlord, lack of English language skills makes communication difficult. Many participants said they first need to find someone who speaks English to advocate for their safety and comfort. Comments from participants underscore these issues:

*Not have language support [is a challenge]. Every single thing that is done with refugees should have language support. It does not make sense to me, "Oh, we're short-staffed," or, "Oh, this person's on vacation, or..." The caseworker if the caseworker does not speak the language, then they must have an interpreter at all times. (Syrian)*

*Language barrier is the biggest problem. If [landlords] talk to [Karen people] in English, they don't understand everything, and they will say yes to everything. With this, some people take advantage of that. (Karen)*

*If something broke down, we didn't know who to contact since we don't speak English. (Congolese)*

A Karen community leader cited cultural differences as one reason that some Karen people struggle to report housing problems or ask for help with housing issues. She said, "Culture also plays a big role. What we have right now is more than what we had before. It's a cultural mindset and we don't ask for more."

Some participants reported positive relationships with landlords. These appear to be transaction oriented. Two individuals from different focus groups mentioned that since they pay their rent on time, they get along well with their landlord. A Somali participant said, "The house that I'm living in, the landlord is very happy. They're happy because I'm not making a late payment."

## Challenges are different at different points in time

The community leaders and community members we spoke with had lived in the United States for a wide variety of time periods. Some community members, especially Afghans, Karen, and Syrians had lived in the U.S. for just a year or two, while others, like Somalis, had lived in the U.S. for many years. There were some differences in the types of problems participants faced depending on how long they had lived in the United States.

### Challenges in the early years

Many participants said they struggled with being placed in a housing unit and asked to sign a lease without any choice or option to view the apartment first. Participants felt like they had no control over the neighborhood they were placed in, the type of apartment they were given, and the condition of the housing. Participants also felt that signing a year-long lease within hours or days of arriving in the United States was overwhelming and trapped them in living conditions that were untenable. This lack of control contributed to feelings of instability and stress.

*[Newly arriving families] have to stay at a place, but some families do not want to stay. The house is almost 2k a month, but they just arrived. The caseworker chooses the house and they have to pay more than my rent right now. [Resettlement agencies] will help only for three months, but, after that, the families have to deal with the pay themselves. Sometimes they have a hard time finding money and a job. They say living in America is hard and difficult. Don't push people in really expensive housing without any help. (Karenni community leader)*

*When they forced them to accept this house, they accept it because they are disappointed, or like they don't think they have another choice (Syrian).*

*Our first house – we couldn't choose. Sometimes you get a house where you don't feel safe to walk because of crime. Buying a house in Omaha, you can choose the neighborhood. All of our family's goal is [buying] a house." (Karen)*

Another challenge participants faced in the early years of resettlement was a lack of available housing and needing to stay in hotels for several months after arrival. One community leader said:

*I think a lot of the families arriving just now – they stay in a hotel for two to four weeks. I had a family who stayed in a hotel for two months. The resettlement service couldn't find a home for them. You live in a limbo because your kids aren't in school, you don't have a job. Spending two months just to get a new home. That's a challenge in agencies because they cannot find housing for refugee communities. (Afghan)*

A South Sudanese participant said he had to stay in a hotel for three weeks with his wife and children because there was no available housing when they first arrived. A Somali participant reported staying in a hotel with her family for three months upon arrival.

## Challenges later in resettlement

Several participants from different ethnic groups had moved to Omaha as “secondary migrants” from other states where they were first resettled. These participants reported that they moved to Omaha because they had heard that housing was cheaper than where they were first resettled and there were more jobs available. For these participants, who had also been in the United States for at least a few years, challenges with affordability and cleanliness were less concerning. For these families, buying a home or moving to a larger, nicer apartment was an important goal. This was a primary concern in the Somali focus group and community leader interview. Most Somali refugees are Muslim and Islamic law prevents Muslim people from paying interest on loans. Therefore, many Somali participants said they would need to purchase a home outright with cash if they wanted to own a home. Many participants wanted a solution to this challenge and were willing to work with banks and develop solutions, even if they were more expensive, that allowed them to own their own home. One participant said:

*We are Muslim and Islam doesn't allow for interest for house. If we can have a solution for that, it would be helpful. We want to buy a house, but how do we figure out interest rates. You have to have good credit for house, but our religion won't allow us to have interest. We need another solution to allow us to buy a house without interest.*

For non-Muslim participants who wanted to buy homes, learning how to build credit and understanding the home-buying process were significant challenges. A Karen participant said:

*Knowing how to buy a house [is important]. We used to live in a refugee camp – we could just ask the owner and buy a house with no contract. But here, it's super different. There's a contract with a process and system that you need to know. It's a lot of work, and I didn't know until we experienced it.*

## **There are very few resources to help with housing**

Many community members and leaders felt that there are very few resources or places to go for help with housing issues. Participants said they seek assistance from landlords, resettlement caseworkers, ethnic community-based organizations, community leaders, and friends or family members. For most participants, community leaders and friends or family members were the most effective resource. Most of the community leaders reported that they spend countless hours helping newer families with housing and other resettlement issues, often without pay or other support. For many, community leaders play a critical role in advocating for their rights and addressing concerns that newer refugee families may face. Established community organizations that have a refugee-serving focus are also another place that many refugees go to for assistance. Many participants said they often have to

go to several places or people to find help, which can be confusing and exhausting. Participants said:

*For me, I don't know our landlords, but if the agency delays the payment or the rent, the landlords will put a notice that we are late [with rent]. I don't know them. All I know is my case worker. (South Sudanese)*

*It's kind of like you're on your own. You have to do your own research. If you go to the resettlement agencies, they mostly cater to new refugees. So once you've been in the U.S. for a certain number of years, there's really not much help you can get. So if you're trying to move to a better house or you're trying to do something better for yourself, you really kind of have to rely on other community members or just do your own research. I can't say there's one organization you can go to and they'll guide you in the right direction. (Congolese)*

*We ask each other, the community members [for help]. (Karenni)*

*I didn't understand the application process. I had to find someone to help me. I went to [a resettlement organization] and asked if they can help me with the transition with the new home. They couldn't. I went to Nebraska Afghan Community Center and got help. (Afghan)*

Most community leaders said that when community members come to them for help, they have limited resources to turn to. Most leaders have developed their own networks and processes for finding help for their community members. Refugee community leaders said:

*From my experience, whenever there [are housing problems in the community], we reach out to social workers or maybe the Karen office. My main experience is that when we have house problems, we would reach out to Restoring Dignity. For our Karenni community, if they reach out to me, I reach out to Restoring Dignity or other social workers. (Karenni)*

*When I [learn about] issues, I rely on church organizations. They helped me, and there are some examples of this. Some people go to a mosque and reach out to those community leaders. People rely on religious organizations and neighbors. The next people [to] talk to are landlords. Then someone they trust in their lives. (South Sudanese)*

## **Refugees need specific support to achieve their housing dreams**

All of the community member and leader participants had clear and defined visions of their dream or ideal housing situation. Often, participants cited freedom, safety, space, cleanliness, and access to services and other community members as aspects of their ideal homes. Participants described their dream homes like this:

*I think just the freedom to do whatever you want. My mom said we own our house now, so we're free to basically do what we want. We're not living according to somebody else's rules with living in the public housing... You're able to get security systems hooked up to your house, and with owning your house, you kind of get a choice in where you live. You get to choose what neighborhood you want to live in. (Karen)*

*Being able to have that backyard where the kids can play. I know they're safe in the backyard. I have a camera to watch them. Even if I'm doing something in the kitchen, I know I can keep my eye on them compared to being in a place where I have to be out when they're out [and] in when they're in. [Owning a home] gives me the freedom. (Congolese)*

*I want to own a house. I don't like living in the apartments. I want a quiet area, and [I] don't care who my neighbors are as long as it is a quiet neighborhood. (South Sudanese)*

*Live near Karenni people, so we can be near each other and preserve our culture, tradition, and language. (Karenni)*

*I dream every night about it. I want to own [a house], and schools, stores, and hospitals are accessible. Afghans are used to walking distance. I'm seeing the dreams every night, but I wake up, and I'm in a rental house. (Afghan)*

*[I want a] farm house. My parents like planting. With not just my parents, [Karen families] like to grow. They want to have chickens and pigs; growing up here, it's still my dream house. We don't have to be close to a lot of people. (Karen)*

*The houses here are small; dream house would be a big, big backyard and a basement. For tornados for shelter, more space so they can have a very relaxing environment. (Afghan)*

In order to achieve these dream homes, refugees need support now. We asked refugee families what types of solutions they would like to see to address housing barriers in Omaha. Many individuals touched on the need for affordable housing that is clean, safe, and stable; more education about tenants' rights and responsibilities; longer periods of support from refugee resettlement agencies; and pathways to homeownership. Above all, participants said they want a reformed system that gives families housing that meets their needs so they can focus on transitioning to a new country rather than addressing safety and maintenance concerns.

One of the most common suggestions from both refugee community members and community leaders was to increase the length of time resettlement agencies can offer support to newly arriving families from 90 days to a year or more. All participants agreed that 90 days is not nearly enough time to meet the self-sufficiency expectations of resettlement agencies. The withdrawal of support after 90 days can feel like falling off a cliff for people who are still acclimating to a new climate, culture, and language. During the first 90 days of resettlement, refugees are expected to find a job, enroll their children in school, begin learning English, attend a host of medical and social services appointments, and navigate a new culture. Housing challenges during this early period can derail movement toward self-sufficiency, leaving refugee families to feel helpless and trapped. Participants said they need far more time and support to feel stable:

*They should extend helping everyone for at least six months or more because two months is not enough. Three months is not enough. You need time to get a car, get your house, and know what you're doing first. Otherwise, it's going to be a struggle. (Congolese)*

*I need guidance. I need somebody to at least hold my hands for a few years or something. So that way that I get the gist of things and how things are working and how as a renter and homeowner, what am I supposed to, because even somebody who's been living here in the U.S., they're still like, 'Oh, I'm confused about mortgage. I don't know how that works.' Imagine somebody who comes to the U.S. and is trying to figure out the language, first of all, the culture, and it's so different from theirs. And then they're told, 'Okay, here you go. Here's your keys. Figure [it] out.' (Congolese)*

*The organization maybe should take care of the refugee for, at least, one year, so they can learn English, they can learn how to drive, they can adapt with the new situation. It's a completely new situation here. It's a different environment, a different culture, a different language. Really, the language, it's not easy for the adults to learn.” (Karen)*

Half of the community leaders also suggested that an early overview of American customs and housing regulations would be helpful for newly arriving refugees. A Karen leader said:

*We need housing education. Maybe learn about the [American] system earlier. Even as me – I don't know most of the housing rights. What are my rights? I just bought a house last year, and it was really overwhelming. And I cannot imagine how hard it is for those who recently came to America. So creating classes for refugee communities to take on how to be educated – how to be a social entrepreneur, how to take care of the community.*

## Service providers

Wilder Research staff interviewed representatives from seven agencies that provide resettlement and social services to refugees in Omaha. Some agencies provide immediate general resettlement support, others provide ongoing social services, while others are focused specifically on supporting refugees with housing issues.

Service providers identified almost identical housing challenges and barriers to refugee community members and leaders. These included:

- Lack of safe and affordable housing that is available to clients without a background check or cosigning
- Difficulty communicating with landlords
- Lack of appropriately sized housing
- Lack of education about housing maintenance and the housing system

### **“Successful” housing in refugee communities needs to be safe, affordable, and responsive to needs**

All service providers defined successful housing in the refugee community as safe, affordable, and secure housing. A few individuals mentioned the importance of being able to easily afford rent. Others also mentioned the need for a supportive environment such as being in a good location or near other community members. Service providers defined “successful” housing as:

*[A] safe and affordable house with adequate safety and no financial stress. Also, in a location that can build relationships within the community and others. An example could be carpooling in the same meat packaging workplace. Most of them like to be in an environment with community – language, friendship, and connections.*

*For me, it's being able to afford their rent [and] being able to advocate for themselves. [Individuals are able to] understand rules or rights, be able to speak up for themselves, have stability and not struggling to pay rent.*

*Housing is the foundation that sets them up for everything else.*

Service providers reported very similar concerns as refugee communities including rampant pest issues, broken appliances that can take weeks to fix, housing expenses that overburden families, and difficulty placing larger families in adequate and affordable housing.

### **Housing success depends on positive landlord relationships**

Many service providers said that successful housing is dependent on responsive landlords and placed responsibility for refugee housing success on landlord-tenant relationships.

Several participants said:

*I think a lot has to do with the landlord. I mean, some landlords are more hands-on; other ones are, as long as the rent's there, they don't care. So I think that a good relationship between the landlords and the tenants is really important.*

*Having a landlord or management company that is responsive and follows through.*

*Successful means having a responsive landlord, affordable and safe house. [At one] property management company, the owner has switched management companies and was on top of it and was involved. They are moving in the right direction [being] people who care and want to do the right thing.*

### **Refugees struggle to communicate with landlords**

Additional challenges that refugee families may face include interacting with property managers and landlords throughout their leasing period. Many service providers also reported concerns about legal barriers refugees face to renting, such as lack of a rental history or evidence of stable employment. Some service providers are also concerned about refugees being taken advantage of due to language barriers and stereotypes.

Providers said:

*Documentation – landlords aren't familiar with I-94 or travel documents as ID; they don't know if it is real. Refugees also lack an income, rental history, or credit history. City code is two people per bedroom. That's an American ordinance [that makes it hard to rent to large families].*

*[Landlords have] a misconception that refugees are difficult to deal with because of language. We can provide interpretation in the first three months but not forever.*

*[Landlords] ask for a ridiculous amount of money – especially charging for extra things; cleaning carpet, painting walls. If refugees don't understand education and their rights, they just pay. They are just taken advantage of.*



## Challenges are different at different points in time

Like the refugee participants, service providers recognize differences in the types of housing challenges refugees experience depending on how long they have lived in the United States. For example, some service providers said that in the first couple months of resettlement, refugees are often surprised by how challenging and expensive housing is. One provider said:

*When in refugee camp – individuals can't imagine what they think it'll be like when they go to Omaha. There's a limitation on having reference on what to think about. The only thing they think about is being safe, affordable, and close proximity to their own community.*

After a few months, concerns shift to how housing intersects with the other challenges of resettlement like finding employment, enrolling kids in school, and integrating into their new communities. One participant said:

*If they don't have a home, they can't keep a job, aren't able to obtain a car especially. For reference, if there is a lot of instability or anxiety, it creates a lot more stress than the average person. Once the foundation is there, everything else is managed.*

## Service providers suggested several solutions to housing challenges

Service providers were asked to share any solutions that they would find helpful in their work. Participants suggested ideas along two levels. First, providers shared ideas that address the immediate housing needs of refugees at an individual or family level. Second, providers shared ideas that would address housing at the policy or macro level. Many service providers suggested improving access to public transportation as an important step in addressing housing challenges. Several providers suggested creating a housing complex specifically for refugees to stay in for a few months to a year when they first arrive in Omaha that also provides wraparound resettlement services. This approach would allow refugees to stay in a safe, secure, and affordable location while integrating and adjusting to life in the United States. When they are ready to move on, they will be much more equipped to find and secure their own housing. Providers suggested that there also be a range of services for refugees located in the housing complex such as English language classes, health and mental health care, employment support, child care, and transportation. Service providers said:

*Omaha needs a refugee resource center. With the large families, they can't find a place so they have to be put up in a hotel. In Madison [WI], they have temporary housing. Omaha is long overdue for having something like that.*

*[Omaha needs] a complex where people can get temporary housing in the beginning, do cultural orientation, do ESL services. A complex where they live and do other things. Staff available in the office there. It would take off the pressure of finding last-minute housing. In many ways, we are constantly saying that transportation is the largest barrier. Culturally, they would have like-minded people around them.*

Many service providers suggested addressing housing issues through policies at the city, state, and federal level. This included advocating for more affordable housing units and policies that address rental discrimination. Most service providers agree with refugee community members that there needs to be more federal support for refugees beyond the initial 90 days. One provider said:

*We really need a post-90-day agency in Omaha. Lincoln has one. When the official resettlement is done, we can do a warm hand off. Omaha doesn't have that. The main issues that keep coming up are housing related. The only place that they can go is [the resettlement agency], but [they can't help].*

### **Some providers perceive cultural differences in housing needs**

Some service providers said they perceive cultural differences in housing needs for different ethnic groups. This participant suggested that some ethnic groups may be more successful in finding adequate housing than other groups based on cultural factors. One service provider said:

*I'm not sure if its cultural, but Ukrainians and Afghans are getting better help compared to others – but they aren't coming from camps. It provides a different context of how an individual comes to America. They have a different mindset. It's just accepted that things are bad, but better than they used to be. Resettlement agencies put housing in a bad neighborhood, but there are some individual refugee communities that are more aggressive.*

This provider explained that families from Burma are more passive and are willing to take sub-standard housing compared to Syrians who would fight and advocate for a better house. This perspective was not reflected in focus groups or individual interviews. However, an anecdotal conversation with a different service provider shed some insight on this perspective. This provider perceived differences in housing between ethnic groups as the result of implicit racial bias on the part of resettlement agencies. They explained that if resettlement case managers know that a Karen or Karenni family will take a “bad” apartment, they will give it to them, and look for a nicer apartment for families from Syria or Ukraine who may be more able to advocate for themselves.

## **Landlords and property managers**

Wilder Research reached out to 12 different landlords and property management companies that rent to refugees. However, we were only able to connect with three people who represent rental companies. The findings below should be considered carefully, given that they may not be representative of all landlords or property managers. Of the three individuals, one represented a public housing complex and two represented apartment complexes with both conventional and affordable housing units. All of the participants reported significant populations of refugees living in their housing units.

## Landlords need to trust resettlement agencies

Representatives of refugee resettlement organizations are the first point of contact for landlords and property managers when renting to a refugee family. Usually, the resettlement agency starts searching for housing one to two weeks before a family arrives in the United States. They work with landlords to find a suitable apartment and coordinate signing a lease and paying the initial months of rent. This means landlords need to trust and work closely with refugee resettlement agencies. Two respondents said:

*The agency is backing the refugee. I have no way to check any background of the refugee. I put my faith and trust in the agency. The agency provides furniture and all things persons need. The refugees get employment from the agency. After three or four months, the refugee takes over his own life responsibilities.*

*We have been trusting that the agency has embedded screening already. It's a little bit looser criteria since they don't have income, landlord or credit references. We are typically less stringent than with other applicants. We usually accept the agency's documentation.*

## Culture and language differences are the biggest challenges for landlords

When asked about their biggest challenges with renting to refugee families, landlords said it was language and cultural differences. Landlords also said refugee families lack education about how to care for a household and appliances, leading to damage and cleanliness issues.

*The major disadvantage is the language. [We] need to teach them how to live. Most of the refugees have lived in a refugee camp for years. They do not understand modern things like a kitchen, how to use a tub, the toilet.*

*[There are] cultural differences. There are preferences for larger gathering spaces and bedrooms. [It's] hard accommodations at times. I wish we had better options to accommodate that. An example would be a Muslim family – they want a space where they can pray. But it's hard getting that accommodation.*

Like refugee respondents and service providers, landlords recognize the challenges with finding appropriately sized housing for large families and acknowledged that waitlists can be very long.

## Suggestions for improvement

We asked landlords/property managers for ideas that would help make renting to refugee families less challenging. All of the participants emphasized the importance of collaboration with refugee resettlement agencies and service providers. Working with agencies helps support landlords as they work with different refugee tenants. While landlords appreciate the help they do get, they also wish they had more help, especially with communication. Participants said:

*[We need] agencies to help us with communication. They [refugees] don't know how to speak English. The language barrier is very difficult.*

*[Agencies should] be part of the conversation from the start, like making sure that their client is settled [and] meeting families' needs. Success in property management is if the family is successful.*

*I wish there was more support that was available to give [refugees]. There isn't always enough or not clear enough to see what can be given.*

## **Current Omaha housing landscape**

All of the landlords we spoke with are concerned about the affordable housing in Omaha. They all said rent has increased recently and there is a severe limit of affordable housing. All participants said they would like to see more affordable and stable housing in Omaha. Participants said:

*While occupancy is strong and rent growth is strong – there is a deficit in affordable housing. It's hard on refugees coming into the country. [We are] doing everything we can to build more housing and affordable housing. While we have a strong market, it is still a deficit. It's been recognized, but, hopefully, on a city level, there is a change.*

*Most new construction is geared toward the higher end of the rental community. It definitely is a short supply for your entry-level, lower rental segment. There is a big housing issue.*

# Recommendations

Drawing from the literature review, landscape analysis, and primary data collection, Wilder Research developed several recommendations for Restoring Dignity and other housing advocates as they work to dismantle barriers to safe and sustainable housing for refugee families. The recommendations below are organized from more short-term actions to longer-term endeavors. Some recommendations may be targeted toward newly-arriving families while others may be more appropriate for families who have been in Omaha and the United States for some time. They also include different types of activities such as relationship building, securing funding, or policy advocacy. The following icons are used to distinguish categories:



Funding



Partnership



Programmatic changes



Policy



Future research



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**Continue to develop housing education programs for refugee families.** Restoring Dignity’s Welcome Home education program is widely respected, along with the advocacy and support Restoring Dignity’s staff provide to refugee families facing housing challenges. Restoring Dignity and/or other organizations should continue to build on these programs and offer education resources and training related to:

- Building credit for home loans
- Securing a loan and buying a house
- Tenant rights and the American housing system



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**Strengthen the Refugee Housing Task Force.** The current Omaha Refugee Housing Task Force Subcommittee can be expanded and strengthened. More members, including landlords and refugee community members, can be recruited. This task force can work together to take action on any of the recommendations from this study.



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**Harness philanthropic support to extend resettlement services beyond 90 days.** In both the literature and in our interviews with refugee communities and refugee-serving organizations, there is an overwhelming interest in extending the amount of time resettlement agencies can provide support beyond 90 days. Most refugees recommend at least a year for true resettlement and need support long past their first three months in the United States. Philanthropic organizations could provide financial support to resettlement organizations to extend their services, especially housing services for up to a year.



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**Partner with banks in other cities, such as Minneapolis, to develop halal loans for Muslim residents.** One of the most significant barriers to owning property for Muslims is the Islamic prohibition on paying interest on loans. Banks in other cities with large Muslim communities have created “halal loans” that utilize fees instead of interest payments to make mortgages accessible. Refugee serving organizations could work with banks in Omaha to implement culturally responsive loan options.



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**Build and sustain relationships between landlords/property managers and service/resettlement agencies.** Cultural liaisons who live at housing complexes with high populations of refugees could be hired to work as brokers between landlords and tenants. Refugee serving agencies could also explore programs like Welcome Co-op, which centralizes resettlement housing services in one streamlined location. Educational resources and trainings could be developed for landlords who rent to refugee families.



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**Gather comprehensive, longitudinal data to document and describe the housing challenges facing refugees.** Comprehensive data covering a range of years is necessary to document the scope and breadth of the housing challenges facing refugees. Longitudinal data are also important because the countries of origin for refugees change over time. What works for the current refugee population may not work for refugees from a different

part of the world or in future years. The majority of the studies reviewed rely on qualitative data – primarily interviews with a small group of people about their experiences. There are very few longitudinal data sets that track the breadth of housing experiences for refugees. Data could include rent and lease information, housing locations, housing problems, and other demographic data. Longitudinal, quantitative data can help understand issues such as cost burden, housing trajectories, and differences in experiences between ethnic groups. The Refugee Experiences Report from San Diego County may be a model. Restoring Dignity, or another organization, or even the Refugee Housing Task Force could partner with a university or other research and evaluation firm to collect, analyze, and publish data about refugee housing. These data could be used to develop grants and evaluate future programming.



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### **Engage with efforts to create safe, affordable, and size-appropriate housing in Omaha.**

Building or renovating property into affordable housing is not an easy or quick task. It is also not a task one organization can take on alone. We recommend that housing focused organizations join with current local, state, and national efforts to build safe and affordable housing. Restoring Dignity and other refugee serving organizations have a robust network of trusting relationships with a range of stakeholders. Staff can leverage those relationships to engage in a range of smaller tasks that contribute to larger-scale efforts to create more affordable housing. These tasks could include:

- Hire a policy advocate or housing advocacy staff to work both with individuals who are experiencing housing issues as well as to inform policy at the city, county, and state levels
- Work with MAPA and other local organizations to create visuals like infographics, maps, and policy briefs to inform city councilmembers and legislators about potential policy changes
- Build relationships with city councilmembers and legislators



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### **Restore landlord incentive programs and risk mitigation funds through Metro Housing Collaborative.**

For two years, Metro Housing Collaborative was able to use COVID relief funds to provide incentives to landlords who rented to refugee families. These funds have since stopped, but Metro Housing Collaborative reports that the program was extremely successful and there is current interest in finding ways to revitalize it. Philanthropists could help bring back this program. Similarly, a risk mitigation fund could be developed for landlords. Many landlords will not rent to people with poor or no credit history or rental

history. Risk mitigation funds are essentially an insurance pool that can incentivize landlords to reduce screening requirements for renters. If there are damages to the unit or lost rent, landlords can access the fund to cover costs. Denver, Colorado; Orlando, Florida; Portland, Oregon; and Seattle, Washington are other cities that have used risk-mitigation funds to increase rental options for refugees. Funds can also be developed to support landlords in improving their housing stock.



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**Purchase, build, or renovate units dedicated to housing refugee families at least temporarily.** Many stakeholders suggested building housing specifically designed for newly arriving refugee families. The units could be set aside for families as they first arrive in the United States and could also house on-site resettlement services and other supports such as language classes, health and mental health care, child care, transportation, and employment support. Refugee families could live in these units for a period of time ranging from six months to a year and then look for housing when they are more integrated into their lives in the U.S. Organizations interested in this scope of work could work with private investors such as Launch Capital Partners to purchase or build housing. They could look to other organizations, such as the Bayview Foundation in Madison, Wisconsin, to develop community centers in housing complexes with high refugee populations.



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**Work with a group to co-sponsor incoming refugee families.** In 2023 the United States Refugee Admissions program launched Welcome Corps, which is a service opportunity for Americans to co-sponsor a new refugee family and support them as they acclimate to life in America. Groups of 5 or more people collaborate to support new refugees by welcoming them at the airport, helping them set up their new homes, and providing guidance during their first 6 – 9 months in Omaha. Sponsors are trained and supported by refugee resettlement agencies. More than 13,000 groups have completed applications to become sponsors. In Omaha, Welcome Corps is supported by Refugee Empowerment Services and Lutheran Family Services.



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# Appendix A

## Primary data collection methodology

Wilder Research collected primary data from three stakeholder groups: refugee community members and refugee leaders, refugee resettlement agencies and other social service providers, and landlords/property managers. Data were collected through interviews and focus groups. Below is a description of the methodology used for each group.

### *Refugee community members and leaders*

Wilder Research staff worked with Restoring Dignity to identify leaders in each of seven ethnic groups: Congolese, South Sudanese, Afghan, Karenni, Somali, Karen, and Syrian. We then met with each of these leaders virtually for a one-hour interview. Interviews followed a semi-structured guide and included questions about the housing challenges people in their communities face and ideas for solutions to those challenges. All interviews were conducted in English. Interviews were recorded and the recordings were transcribed for data analysis. After each interview we asked the leader if they would be willing to help recruit other community members for an in-person focus group. Each leader agreed and they were paid a \$1,000 stipend for their work in recruiting participants and managing logistics for the focus groups.

### *Resettlement agencies and other social service providers*

We partnered with community leaders from each of the seven ethnic groups to plan an in-person focus group for each community. Community leaders recruited eight to ten participants from their communities, helped to arrange a location, suggested restaurants for catering, and helped with other logistics. Three Wilder Research staff members spent four days in Omaha and conducted seven in-person focus groups, one in each of the ethnic communities. Focus groups followed a semi-structured interview guide that included questions about housing and resettlement experiences, challenges with housing, relationships with landlords, and dreams for future housing. All focus groups except the Karen group were conducted in native languages with English interpretation for the facilitators. Focus groups lasted between 1.5 and two hours. Focus groups were recorded and the recordings were transcribed for data analysis. All participants were paid \$50 to compensate their time. Each focus group took place at a location that was accessible and comfortable for community members such as an apartment complex, a church, or a community center. Culturally representative food was served at each group. Table A1 shows demographics of the focus group participants. Demographics are not available for the Syrian group.

## A1. Focus group demographics

Ethnicity	Number of Participants	Mean Years in the U.S. (Range)	Mean Number of People in Household (Range)	Percentage of Participants who Rent	Mean Rent/ Mortgage at Arrival (Range)	Mean Rent/ Mortgage Now (Range)
Congolese/ Haitian	9	9 (1-20)	5.3 (2-8)	45%	\$790 (\$300-\$1,210)	\$1,276 (\$750-\$1,850)
South Sudanese	6	6.75 <sup>a</sup> (<1-21)	3.5	67%	<sup>b</sup>	\$828 (\$400-\$1,200)
Afghan	8	3.25 (2-5)	7.4 (4-12)	100%	\$1,235 (\$800-\$1,650)	\$1,395 (\$1,075-\$2,000)
Karenni	9	10.6 (4-15)	3.3 (1-5)	100%	\$593 (\$395-\$800)	<sup>c</sup>
Somali	10	12.5 (5-20)	5.5 (2-9)	80%	<sup>b</sup>	\$952 (\$750-\$1,120)
Karen	6	13 (9-16)	5.2 (1-8)	33%	\$567 (\$400-\$700)	\$1,200 (\$500 - \$2,000)

<sup>a</sup> In the South Sudanese group, two participants had lived in the U.S. for about 20 years and 4 had lived in the U.S. for less than a year.

<sup>b</sup> Some data is missing for some groups due to difficulties remembering rent amounts in the past.

<sup>c</sup> The Karenni group only included their rent when they first arrived in the U.S.

## Landlords and property managers

Wilder Research worked with Restoring Dignity and a resettlement agency to develop a list of landlords that frequently rent to refugee families. We contacted at least 12 landlords and property managers and three responded. Interviews were conducted virtually and via telephone with these three participants. Interviews took about an hour and followed a semi-structured interview guide that included questions about challenges renting to refugee families and ideas for addressing those challenges. Interviews were recorded and recordings were transcribed for data analysis. Landlords were given \$25 gift cards to compensate their time.

## Data analysis

Transcripts from the three sets of interviews/focus groups were analyzed using a simple thematic content analysis process. Each group of transcripts (refugees, services providers, and landlords) was analyzed separately and then compared for similarities and differences.

First, one researcher read through each of the transcripts and created a codebook. Second, that same researcher coded each transcript. A second researcher reviewed the codes and coding. Third, the first researcher pulled the codes into categories and wrote descriptions of each of the categories. A third researcher reviewed these descriptions and pulled out themes for the report. The second researcher then reviewed these themes and further revised them into the final report. Throughout the entire data collection and analysis process the research team met regularly to discuss the analysis and resulting findings.

# Appendix B

## Case Studies

Wilder Research reviewed literature and search-engine results to identify programs and policies across the country that are successful in addressing barriers to housing for refugees. The case studies below include brief descriptions of organizations or housing programs and contact information to gather further information. Case studies were chosen based on whether they are feasible in Omaha or Nebraska specifically.

### *Global Refuge Welcome Center*

[Global Refuge](#) (formerly Lutheran Immigration and Refugee Service) is a refugee resettlement agency based in Baltimore, MD. In addition to traditional resettlement services, Global Refuge has two [Welcome Centers](#) in Baltimore and San Antonio, Texas that provide services to people who are ineligible for traditional refugee resettlement support, including asylum seekers. The Baltimore Welcome Center also serves refugees. Welcome Center services include mental health screening and referral to providers, legal services, connection to community-based resources, education support, and emergency food, housing, and financial assistance. The Welcome Center has an Employer Engagement Program that offers support to companies that hire refugees and humanitarian immigrants such as workplace integration and training for employers on how to hire and retain refugees.

The Welcome Center is privately funded, primarily by Bank of America. The Global Refuge Welcome Center offers support to organizations that would like to open a Welcome Center in their area.

**Contact information:** [BaltimoreWC@globalrefuge.org](mailto:BaltimoreWC@globalrefuge.org)

### *Welcome House Raleigh*

[Welcome House](#) in Raleigh, North Carolina, provides a temporary home for refugees in their first few days or weeks in the United States, as well as resettlement assistance and hospitality. There are several Welcome Houses in Raleigh that are operated through a collaborative partnership between the Cooperative Baptist Fellowship of North Carolina, resettlement agencies, and volunteers. Houses are donated by community members and a host of volunteers provide welcoming support to residents. Residents stay in Welcome Houses until they can find a stable apartment, usually for one to three months. Other Welcome House programs include a furniture bank, ESL classes, and summer camps for



youth. Welcome House also provides guidance and support to organizations that wish to open Welcome Houses in other cities.

**Contact information:** Ashley Glimasinski at [ajhinkleman@gmail.com](mailto:ajhinkleman@gmail.com)

### ***LEAP Housing***

[LEAP Housing](#) is a non-profit organization in Boise, Idaho that provides safe, stable, and affordable housing. LEAP develops and manages affordable housing, supports residents to help preserve affordable housing and provides supportive services to residents to increase housing stability. [Welcome Housing](#) is a LEAP program that provides temporary housing and resettlement support to newly arriving refugees. LEAP operates three homes for people during their first month in the United States while they search for long-term housing. Residents in Welcome Housing pay nominal rent that is about half the price of a hotel, meaning resettlement funds can be saved for rental deposits or other expenses. LEAP partners with resettlement agencies to place newcomers. Services for residents include interpretation, connection to resources, orientation to housing in Idaho, and renter education programs. Welcome Housing is supported by corporate donations and grants.

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### ***New Anchor***

[New Anchor](#) is a nonprofit organization in Oakland, California that supports community members to host newly arriving refugees in their homes for 3 to 6 months after arrival in the United States. New Anchor works with refugee resettlement agencies to place refugees in host housing upon arrival. Hosts must provide a private bedroom in their own home or a rental unit on their property as well as access to a bathroom and kitchen. Residents pay a nominal rent and hosts are not obligated to provide any other resettlement services. Hosts are, however, encouraged and supported to build relationships with their guests and provide welcoming hospitality. Although currently paused, New Anchor also has a program to provide one-time, need-based \$2,000 grants to refugees to assist with housing costs.

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### ***Housing Connect***

[Housing Connect](#) is the Housing Authority of Salt Lake City, Utah. Housing Connect operates 400 public housing units and 2,950 Housing Choice Voucher units in Salt Lake City. Housing Connect also provides supportive services for residents. The [Refugee](#)

[Employment Supportive Housing](#) program is a partnership between Housing Connect and Utah’s Department of Workforce Services to provide rental assistance to refugees.

Participants must be part of the Family Employment Program, which is Utah’s temporary cash assistance program for families, and Housing Connect residents. Participants receive rental assistance and tailored employment support services for up to 12 months.

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### ***Seattle Equity Development Initiative***

The [Equity Development Initiative](#) is part of Seattle, Washington’s Equitable Development Implementation Plan. This plan is a comprehensive approach to restructure Seattle’s city government to end racial disparities in government policies, programs, and investments. The Equity Development Initiative marshals federal, state, and local funding to support community-driven strategies to develop and revitalize neighborhoods that have high levels of displacement, racially driven disinvestment, and poverty. Projects funded by the Equity Development Initiative include construction of a 12,000 square foot, sharia-compliant [community center](#) for Cham refugees; development of [affordable senior apartments](#) for Ethiopian community members; and development of [transitional and affordable housing](#) for Muslim families.

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### ***Welcome Co-op***

[The Welcome Co-op](#), located in Atlanta, Georgia, is an innovative approach to finding, securing, and sustaining housing for newly arriving refugees. The Welcome Co-op is a collaborative effort between the four primary resettlement agencies in Atlanta and manages housing logistics for all refugees resettling in Atlanta. All newly arriving refugees are referred to the Welcome Co-op by resettlement agencies. The Welcome Co-op finds housing for newly arriving refugees, works with property managers to complete leases, and offers housing support services to refugees during their first months in Atlanta. Welcome Co-op staff create partnerships with apartment complexes and property managers throughout Atlanta and support refugee residents in navigating landlord/tenant relationships.

**Contact information:** [info@welcomeco-op.org](mailto:info@welcomeco-op.org)

## ***Launch Capital Partners***

[Launch Capital Partners](#) is a “mission-driven real estate investment firm focused on providing attainable housing to refugees and immigrants.” The company is a private investment firm that was founded in Louisville, Kentucky, in 2015 and currently owns 14 apartment buildings that house over 3,000 refugees from more than 40 countries. Their goal is to house 50,000 refugees in cities across the country over the next 10 years. Launch Capital Partners has over \$100 million in assets under management and provides investors with market-rate returns. They report a 98% payment rate, a 2% vacancy rate, and a 20% turnover rate. All of these metrics are significantly better than typical rental property companies, making them a solid investment firm. Launch Capital Partners has a strategic plan to grow their investment portfolio to other cities across the United States.

Launch Capital Partners works by purchasing apartment buildings and partnering with refugee resettlement agencies to place families in their units. Launch then utilizes multi-lingual staff members to provide intensive property management services such as monthly unit inspections to make sure that maintenance issues are taken care of and to help with issues that may arise. Launch also partners with other community organizations to provide wraparound services to refugee tenants including language classes and employment services. Resident managers (often former refugees themselves) live onsite and act as landlords/property managers. They intentionally introduce themselves to new residents, engage in ongoing conversations and relationship-building with residents, and maintain the quality of units.

Launch Capital Partners is a faith-based company that follows Christian religious principles. While residents are not required to be Christian to live in their properties, Launch Capital Partners engages in ministry and evangelism in their housing complexes.

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## ***Bayview Foundation Housing***

[Bayview Foundation](#) is a housing nonprofit organization in Madison, Wisconsin. Founded in 1966 to address the “dispossession of the poor through gentrification,” Bayview Foundation’s first accomplishment was to build 102 affordable housing units that are still standing. Currently, Bayview Foundation provides affordable housing and supportive services to low-income residents through 86 Section 8 units and a community center located in the housing development. While Bayview Foundation does not specifically work with resettling refugees, the majority of their residents came to the United States with refugee status. Because Bayview is funded through Section 8, most residents who are refugees have been in the United States for several years.

Bayview has a unique model that combines an on-site community center that provides education, social services, recreation, and employment; affordable housing that prioritizes and centers resident voices; and a focus on art and placemaking that utilizes cultural programming to honor and elevate the voices of residents and to create and strengthen community bonds.

The community center is the heart of Bayview Housing and provides 3,000 hours of youth programming annually as well as adult and senior services such as English language classes, employment support, a food pantry, services for seniors, a computer center, and other services.

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### ***Refugee Experiences Report***

The [Refugee Experiences Report](#) is a survey conducted in San Diego County in 2020 by the Partnership for the Advancement of New Americans (PANA). The survey, which included interviews with 544 refugees and first-generation community members, covered issues related to health, employment, housing, education, and perceptions of safety and belonging. While the survey was intended to be conducted bi-annually, there is only data available from 2020. The survey was conducted in partnership with the University of California San Diego.

The survey did not focus solely on housing, but data from the survey provides important data about the scope and context of housing issues for refugees. For example, data from the survey indicate that 65% of refugees in San Diego were living in overcrowded homes in 2020. Additionally, over one-third of respondents reported experiencing housing problems such as mold, pests, broken appliances, and other unhealthy conditions in their residences.

This survey is similar to a housing needs assessment conducted in 2023 by [Refugee Housing Solutions](#). The RHS survey gathered information from refugee resettlement agencies, state refugee coordinators, and other refugee service agencies, but did not survey refugees themselves. The survey found similar challenges to those identified by the Refugee Experiences Report, such as a significant lack of affordable or stable housing.

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Restoring Dignity, a nonprofit organization in Omaha, Nebraska, actively advocates for human dignity by providing resources and services to people with refugee backgrounds to support their resettlement.

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