

Newcomer Housing Funding Strategies Toolkit

**Solutions for Housing Stability in
Refugee Housing Initiatives**



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Introduction

The Refugee Resettlement Program, overseen by the Office of Refugee Resettlement (ORR) within the U.S. Department of Health and Human Services (HHS), provides vital funding to aid refugees in their resettlement journey. However, significant gaps persist in housing funding, underscoring the urgent need for comprehensive strategies to secure and manage funding for housing initiatives that are essential for successful resettlement. This resource explores diverse funding sources for newcomer housing, ranging from governmental grants and private donations to community initiatives and partnerships with housing authorities. These avenues offer tailored opportunities to support newcomer housing initiatives as they include funding for vital areas such as affordable housing development, emergency housing shelter assistance, and supportive housing programs.

Exploring Diverse Funding Sources for Newcomer Housing

Exploring diverse funding sources for newcomer housing encourages the sustainability of clients' resettlement. This exploration involves collaboration between your organization's housing supervisors, housing staff, local housing leadership, and grant/fundraising teams. Together, these providers should investigate various avenues, such as governmental grants, private donations, community initiatives, and partnerships with housing authorities. Each of these channels offers specific opportunities to tailor resources to the unique needs of newcomers, which helps assure that housing options foster environments conducive to successful resettlement.

Government agencies provide targeted grants and funding opportunities to enhance newcomer housing initiatives. These resources focus on areas such as affordable housing development, emergency shelter assistance, and supportive housing programs.

Leveraging these funds allows organizations and communities to address housing gaps, offering stable accommodations for newcomers throughout their resettlement process. Collaboration between public and private sectors further enhances the impact of newcomer housing initiatives.

For example, a partnership between a government housing agency and a private real estate developer could lead to the creation of affordable housing units tailored for newcomers. By working together, stakeholders can pool resources, share expertise, and implement innovative solutions. This collaborative approach maximizes the effectiveness of housing programs, which benefits newcomer communities and promotes their integration and well-being in their new environments.

Exploring diverse funding sources for newcomer housing is essential to ensure sustainable support for clients' resettlement.

Leverage government grants for primary funding, diversify income streams, and foster robust community support.

Furthermore, fostering partnerships with local businesses, educational institutions, and nonprofit organizations can expand the scope of available resources and support networks for newcomer housing initiatives. These collaborations can lead to creative funding solutions and provide additional avenues for community involvement, strengthening the overall resilience and sustainability of refugee resettlement efforts.

Government-funded Initiatives

Types of Government Housing Grants and Funding Opportunities

Government housing grants and funding opportunities provide crucial resources for addressing the housing needs of newcomers in various contexts, offering a lifeline for those seeking stability in their resettlement journey. From federal initiatives spearheaded by agencies like the U.S. Department of Housing and Urban Development (HUD) to state-level programs and nonprofit grants, a diverse array of support channels exists to ensure access to safe and affordable housing for vulnerable populations.

Successful Newcomer Housing and Integration Initiatives

Refugee Resettlement Program Funding:

Overview: Funding allocated by the Office of Refugee Resettlement (ORR) supports refugees in their resettlement process, including housing assistance. However, not all ORR funding can be prioritized for housing, which is a significant distinction.

Resources: To understand the specific use of ORR funds, reference the ORR programs [here](#) or consult relevant policy letters, such as [Policy Letter 24-03](#), which outline the permitted uses of these funds.

Success Story: [The International Institute of Minnesota](#) utilizes ORR funding to provide comprehensive services, including housing assistance, employment training, and cultural orientation. This funding may come directly from ORR or through state channels. Their efforts help refugees achieve self-sufficiency and integrate into new communities.

State Refugee Coordinator Programs:

Overview: State-level programs coordinate refugee resettlement efforts, allocate resources, and provide funding for various services, including housing assistance. These programs may blend ORR funding with state legislature funds.

Clarification: States like Vermont and Michigan have received legislative funding to support refugee housing, in addition to ORR funding filtered through the state. It's crucial for local agencies to understand this funding flow to optimize resource use.

Success Story: [The California Department of Social Services' Refugee Programs Bureau](#) oversees the state's refugee resettlement efforts and provides funding to local resettlement agencies, coordinating services such as housing assistance, employment training, and language classes to support refugee integration.

Affordable Housing Initiatives:

Overview: States may fund supportive housing services such as case management, counseling, and employment assistance to help refugees maintain stable housing and achieve self-sufficiency.

Success Story: [The New York State Homes and Community Renewal \(HCR\)](#) administers various affordable housing programs, including the [New York State Affordable Housing Corporation \(AHC\)](#). AHC offers grants and loans to developers and organizations to create affordable housing units for low-income individuals and families, including refugees.

Connect with State Refugee Coordinator Programs



State Refugee Coordinators oversee refugee resettlement efforts and serve as points of contact for state-specific housing assistance programs. This page offers an overview of state refugee programs and provides contact information for [State Refugee Coordinators](#).

Connect with National Council of State Housing Agencies



[National Council of State Housing Agencies \(NCSHA\)](#) is a nonprofit organization that represents state housing finance agencies, which administer affordable housing programs and funding sources, including state housing trust funds and rental assistance programs.

Newcomer Housing Funding Models

Clear and accurate budget summaries are essential to promote successful housing funding models that prioritize diverse income sources, long-term sustainability, transparency, community engagement, and effective grant management.

Core Principles	Newcomer Housing Initiatives	Budget Detail
<ul style="list-style-type: none"> Diversify income sources Prioritize long-term sustainability Ensure transparency Engage community stakeholders Manage grants effectively 	<ul style="list-style-type: none"> Conduct housing needs assessment Forge housing-specific partnerships Provide housing integration support Aim for long-term housing sustainability 	<ul style="list-style-type: none"> Provide line-item breakdowns Justify expenses (e.g., rental deposit, move-in costs, etc.) Forecast future income and expenses Plan for contingencies (e.g., evictions, domestic violence, breaking a lease, etc.)

Sample Housing Budget Summary:

The total budget for the sample initiative stands at \$100,000, comprising various funding sources. Government grants constitute the largest share at \$60,000, indicating significant support from public entities. Private donations contributed \$30,000, reflecting community engagement and philanthropic backing. Additionally, community fundraising efforts have generated \$10,000, demonstrating grassroots involvement and local commitment to the housing cause for newcomers.

Budget Detail:

A breakdown of the budget delineates key program allocations. Rent assistance accounts for the largest portion, with \$40,000 allocated, aimed at ensuring stable housing for vulnerable families. Utilities support is budgeted at \$10,000, to address essential needs crucial for household stability. \$30,000 is allocated to support housing services and facilitate comprehensive assistance including counseling, language proficiency classes, and vocational training. The remaining \$10,000 is designated for staff administration, which is vital for housing program coordination and effective delivery.

Example: Newcomer Resettlement Housing Funding Allocation Sheet

This budget allocation sheet provides a breakdown of funding categories, allocated amounts, and justifications for each funding decision. It serves as a tool for tracking resource allocation and ensuring transparency in decision-making processes during the Housing Funding Allocation Exercise.

Project Name: Newcomer Housing Initiative

Total Budget: \$100,000.00 USD

Funding Category	Amount Allocated (\$)	Justification
Rental Assistance Program	\$30,000.00 USD	Provides short-term rental subsidies to newcomers to help them secure housing upon arrival.
Additional Housing Support	\$25,000.00 USD	Funds housing improvements such as minor repairs, or accessibility modifications. Provides support for evictions, emergencies relocation
Housing Support Services	\$20,000.00 USD	Covers costs for case management, counseling, language interpretation, and cultural orientation.
Housing Community Outreach	\$10,000.00 USD	Supports outreach efforts to engage local landlords, community partners, and volunteers.
Housing Capacity Building	\$10,000.00 USD	Invests in housing staff training, program development, and data management systems.
Contingency Reserve	\$5,000.00 USD	Reserved for unexpected expenses or emerging needs during project implementation.



Justification:

Each budget allocation is justified to align with the organization's initiative's objectives and community needs. Rent assistance (\$40,000) directly aids ten newcomer families, ensuring their access to safe and stable housing. Housing support services (\$30,000) encompass a range of critical provisions such as counseling and skill-building programs, fostering self-sufficiency among beneficiaries. The \$10,000 allocation towards winter heating expenses anticipates increased needs during colder months. (Note that this need will vary based on typical weather conditions in your area.) Additionally, 10% of the budget is earmarked for contingencies, which enables swift response to unforeseen emergencies and ensures program resilience in dynamic environments.

Contingencies: Allocate 10% of the budget for emergency housing assistance for unexpected situations.

This sample newcomer housing initiative operates on a \$100,000 budget sourced from government grants, private donations, and community fundraising. This funding is strategically allocated to provide rent assistance, utilities support, and comprehensive housing services, including counseling and job training, with a portion reserved for staff administration.

Proactive planning includes provisions for seasonal fluctuations and contingencies, ensuring efficient resource utilization and housing program resilience.

Notes:

- Best practices suggest allocating 60% of the budget for direct housing expenses, 20% for supportive services, and 20% for contingency funds. The allocation amounts may vary based on each program, community, and client base's needs.
- Give priority to programs and services that directly support newcomers in securing and maintaining stable housing.
- Build flexibility into the budget to accommodate unforeseen challenges or opportunities that may arise during project implementation.

Sample Housing Budget Assessment Criteria

This sample housing budget criteria should provide a comprehensive evaluation of the housing budget's effectiveness and suitability for inclusion in the organization's funding budget. Circle the number on the scale (0-5) that best aligns with your evaluation of each question regarding the housing budget's suitability for the program funding.

1. **Alignment with Mission:** To what extent does the housing budget align with the organization's mission and goals? (0 = Not aligned at all, 5 = Completely aligned)

0 1 2 3 4 5

2. **Impact Potential:** How likely is the housing budget to make a significant positive impact on the target newcomer's population's housing needs? (0 = No potential impact, 5 = High potential impact)

0 1 2 3 4 5

3. **Financial Sustainability:** How sustainable is the housing budget in terms of long-term financial viability? (0 = Not sustainable, 5 = Highly sustainable)

0 1 2 3 4 5

4. **Reach and Accessibility:** How accessible and inclusive is the housing budget to newcomer individuals from diverse backgrounds and needs? (0 = Not accessible, 5 = Highly accessible)

0 1 2 3 4 5

5. **Efficiency and Effectiveness:** How efficiently and effectively is the housing budget expected to allocate resources to provide rental assistance? (0 = Inefficient and ineffective, 5 = Highly efficient and effective)

0 1 2 3 4 5

6. **Feedback and Adaptability:** How open is the organization to feedback and adapting the housing budget based on ongoing evaluation and stakeholder input? (0 = Not open to feedback, 5 = Highly open to feedback and adaptation)

0 1 2 3 4 5

Housing Community Stakeholder Consultations



Meet with community stakeholders to identify opportunities and challenges that may affect your clients as they become part of their new community, [such as Community Services Block Grant](#). Uses these meetings as a working group to collaborate with affordable housing stakeholders. [National Low Income Housing Coalition](#) (NLIHC) offers advocacy, research, and resources to address the affordable housing crisis at the federal level, which can help community stakeholders understand the importance of secure housing to newcomer residents.

Housing Program Feasibility and Sustainability: Strategic Analysis and Recommendations

Budget analysis can generate insights into a housing program's feasibility by showcasing its strengths and revealing weaknesses, opportunities, and threats (SWOT). Consider analytical criteria that address strategies for optimizing financial sustainability, enhancing impact, and mitigating risks. Explore alternative funding sources and partnership opportunities to bolster viability and broaden the program's reach to better serve individuals in need of housing support.

Sample Housing Budget Analysis

1. Funding Income Analysis:

- Evaluate the funding sources for the housing program, including government grants, private donations, and any other potential revenue streams.
- Assess the stability and reliability of these funding sources over the program's proposed timeline.
- Consider any potential fluctuations or uncertainties in funding and their impact on program sustainability.

Funding stability
assessment

2. Expenditure Breakdown:

- Break down the budget allocation for the housing program, including expenses such as rent assistance, utilities support, housing services, and administrative costs.
- Analyze the proportion of the budget allocated to each expense category and assess their adequacy in meeting program objectives.
- Consider any potential cost-saving measures or areas where budget reallocation may be necessary to optimize resource utilization.

Calls for detailed
reflection on your
budget

3. Cost-Benefit Analysis:

- Assess the anticipated benefits of the housing program, such as improved living conditions for resettled individuals, increased community integration, and long-term self-sufficiency.
- Estimate the potential social and economic impacts of the program on both direct beneficiaries and on the broader community.
- Compare the expected benefits against the program's costs to determine its overall cost-effectiveness and value proposition.

Sample Housing Budget Analysis (cont'd)

4. Risk Assessment:

- Identify potential risks and challenges that may affect the feasibility of the housing program, such as fluctuations in housing market conditions, changes in government policies, or unexpected expenses.
- Develop risk mitigation strategies to address these challenges and ensure the program's resilience and sustainability over time.
- Consider the impact of external factors such as natural disasters or economic downturns on the program's operations and finances.

Informs future housing efforts

5. Performance Metrics:

- Define key performance indicators (KPIs) to measure the success and effectiveness of the housing program, such as housing stability rates, employment outcomes for beneficiaries, and satisfaction levels among participants.
- Establish benchmarks and targets for these KPIs to track progress and evaluate the program's impact over time.
- Regularly monitor and assess program performance against these metrics to identify areas for improvement and ensure ongoing viability and relevance.

Sets benchmarks for future comparison

6. Recommendations

- Based on the findings of the budget analysis, provide a comprehensive assessment of the housing program's feasibility, highlighting its strengths, weaknesses, opportunities, and threats.
- Offer recommendations for optimizing the program's financial sustainability, enhancing its impact, and mitigating potential risks.
- Consider alternative funding sources or partnership opportunities that may enhance the program's viability and expand its reach to serve more individuals in need of housing support.

Housing Market Analysis

The state of your local housing market will determine how you are able to best aid your clients within your specific budgetary constraints. Consider the following aspects of housing markets when analyzing needs and opportunities in your area.

Aspects of Housing Markets
<p>Supply and Demand</p> <ul style="list-style-type: none"> Assess the current supply of housing units available for newcomers. Analyze the demand for housing among newcomer populations, considering factors such as population growth, employment trends, and demographic changes.
<p>Market Gaps</p> <ul style="list-style-type: none"> Identify specific areas or segments within the housing market where the supply of housing does not adequately meet the needs of newcomers. Determine the extent of the gaps by comparing the demand for housing with the available supply, considering factors such as affordability, location, and housing types.
<p>Affordability Analysis</p> <ul style="list-style-type: none"> Evaluate the affordability of housing options for newcomers, considering their income levels and the cost of housing in the market. Analyze the percentage of income spent on housing by different income groups among newcomers to assess the level of affordability and identify any cost burdens. Analyze the percentage of income spent on housing by different income groups among newcomers to assess the level of affordability and identify any cost burdens. Consider other factors that contribute to affordability, such as housing subsidies, rental assistance programs, and housing market trends.



Free Resources for Conducting Housing Market Analysis		
Aspect	Resource	Description
Housing Supply and Demand	Zillow Research	Data on home prices, rents, and market trends
	Redfin Data Center	Real estate market data including sales, pricing, and inventory
	Realtor.com Research	Insights into housing market trends, including median listing prices and inventory levels
Economic Indicators	U.S. Census Bureau	Data on housing vacancies, homeownership rates, and residential construction
	Federal Reserve Economic Data (FRED)	Economic indicators such as interest rates, unemployment rates, and inflation
	Bureau of Labor Statistics (BLS)	Data on employment and wages
Demographic Trends	American Community Survey (ACS)	Demographic data, including population size, age distribution, income levels, etc.
	State and Local Government Websites	Regional demographic and economic reports
Affordability and Housing Costs	National Low Income Housing Coalition (NLIHC)	Data on housing affordability and the gap between wages and housing costs
	HUD User	Data on housing affordability, rental markets, and public housing
Market Trends and Forecasts	National Association of Realtors (NAR)	Market analysis and forecasts, existing-home sales, and housing affordability
	CoreLogic Insights	Market trends, including home price indexes and foreclosure reports
Local Real Estate Boards and Associations	Local Real Estate Boards and Associations	Market reports and data specific to the region
Public Records and Local Planning Departments	County Assessor's Office	Data on property values and tax assessments
	Local Planning and Zoning Departments	Information on zoning changes, development plans, and land use regulations
Research and Policy Organizations	Urban Institute	Research and reports on housing policy and market trends
	Brookings Institution	Analysis on urban policy, housing markets, and affordability

Finding Information from Local Sources				
Aspect	Resource	Description	Link/Website	Steps/Guidance
Demographic Trends	State and Local Government Websites	Regional demographic and economic reports	Varies by location	<ol style="list-style-type: none"> 1. Search for your state or local government's official website. 2. Look for sections like "Data & Statistics," "Economic Development," or "Planning & Zoning." 3. Explore available reports or data dashboards for demographic information.
Local Real Estate Boards and Associations	Local Real Estate Boards and Associations	Market reports and data specific to the region	Varies by region	<ol style="list-style-type: none"> 1. Search for the real estate board or association specific to your city or region (e.g., "Chicago Association of Realtors"). 2. Visit their official website and look for sections like "Market Reports," "Research," or "Statistics." 3. Review published reports or data for market trends and statistics.
Public Records and Local Planning Departments	County Assessor's Office	Data on property values and tax assessments	Varies by county	<ol style="list-style-type: none"> 1. Search for the Assessor's Office for your specific county (e.g., "Los Angeles County Assessor's Office"). 2. Visit the official website and navigate to sections like "Property Records," "Valuation," or "Tax Information." 3. Use online search tools to access public records and property data.
	Local Planning and Zoning Departments	Information on zoning changes, development plans, and land use regulations	Varies by municipality	<ol style="list-style-type: none"> 1. Search for your city or town's planning and zoning department (e.g., "New York City Department of City Planning"). 2. Visit the official website and explore sections like "Zoning," "Planning Projects," or "Land Use." 3. Look for zoning maps, development plans, and public notices for relevant information.

Additional Guidance

- **Use Specific Keywords:** When searching, include the name of your city, county, or state along with terms like "demographic data," "real estate board," "property records," or "zoning department."

- **Explore Multiple Sources:** Often, multiple departments or agencies may hold relevant data. For example, both a city's planning department and a regional government agency might provide valuable insights.
- **Check for Public Portals:** Many local governments have public portals or open data initiatives that provide easy access to a range of data sets, including GIS mapping, property records, and economic indicators.
- **Reach Out:** If online information is limited, consider reaching out directly to the appropriate department via phone or email for assistance in locating specific data or reports.

Housing Cost-Benefit Analysis

Housing Cost-Benefit Analysis offers a comprehensive evaluation of a housing program, examining its costs and benefits to determine its cost-effectiveness. This analysis includes an overview of the program, a detailed cost and benefit breakdown, an assessment of social and economic impacts, and a comparison of costs and benefits, culminating in recommendations and a value proposition for the program.

Elements of a Cost-Benefit Analysis	
Section	Description
1. Introduction	<ul style="list-style-type: none"> • Project Overview: Briefly describe the housing program. • Purpose: Explain the purpose of the cost-effectiveness assessment. • Scope: Define the scope of the assessment, including the timeframe and geographic location.
2. Program Description	<ul style="list-style-type: none"> • Objectives: Outline the main goals of the housing program. • Target Population: Describe the demographics and number of individuals or families to be resettled. • Key Components: Detail the major components of the program, such as construction, infrastructure, and support services.
3. Cost Analysis	<ul style="list-style-type: none"> • Direct Costs: Calculate applicable costs (e.g., land/property acquisition, construction and materials, labor, administrative expenses, or long-term rental lease agreements). • Indirect Costs: Calculate applicable costs (e.g., program management, maintenance and operations). • Total Cost: Total direct and indirect costs.
4. Benefit Analysis	<p>Explore potential benefits such as:</p> <ul style="list-style-type: none"> • Improved living conditions (e.g., health improvements, increased safety and security, enhanced quality of life) • Community integration (e.g., social cohesion and networking, access to community services and amenities) • Long-term self-sufficiency (e.g., employment opportunities, education and skill development, economic stability)

5. Social and Economic Impact Assessment	<p>Explore social and economic impacts to:</p> <ul style="list-style-type: none"> • Program beneficiaries • Broader community
6. Cost-Benefit Comparison	<ul style="list-style-type: none"> • Quantitative Analysis: Calculate total estimated costs, total anticipated benefits (monetary value). • Qualitative Analysis: Describe non-monetary benefits and costs. • Cost-Benefit Ratio: Calculate and interpret the benefits gained compared to overall costs.
7. Sensitivity Analysis	<ul style="list-style-type: none"> • Key Variables: Identify variables that could significantly impact the program's outcome (negative or positive). • Scenario Analysis: Assess how changes in key variables affect the program's cost-effectiveness. • Risk Assessment: Evaluate the risks associated with the housing program.
8. Conclusion	<ul style="list-style-type: none"> • Summary of Findings: Summarize the key findings from the cost-benefit analysis. • Recommendations: Provide recommendations based on the analysis. • Value Proposition: Articulate the overall value proposition of the housing program.
9. Appendices	<ul style="list-style-type: none"> • Data Sources: List of data sources used in the analysis. • Assumptions: Document assumptions made during the analysis. • Methodology: Offer a detailed explanation of the methodologies used for cost and benefit estimation.



Housing Staff Training

Housing training initiatives empower staff members with the necessary skills and knowledge to build and sustain effective funding programs for newcomer housing initiatives.

Note: Ensure housing staff are up to date on local housing regulations and fair housing rights. Consult nonprofit organizations and advocacy groups dedicated to fair housing issues, such as the [National Fair Housing Alliance \(NFHA\)](#), [Fair Housing Justice Center \(FHJC\)](#), and Fair Housing Councils in various states. These organizations often offer training, educational materials, and resources on fair housing laws and practices.

Housing Staff Training Framework:

- **Housing Training Needs Assessment:** Identify the specific skills and knowledge gaps among housing staff members related to program implementation, client support (leases, tenant rights, etc.), and community engagement.
- **Curriculum Development:** Design a comprehensive training curriculum tailored to address identified housing training needs, incorporating best practices, relevant regulations, and cultural competency. Organizations such as the National Association of Housing and Redevelopment Officials (NAHRO) and the National Low Income Housing Coalition (NLIHC) offer training and resources that can be adapted for curriculum development:
 - [NAHRO Training](#)
 - [NLIHC Resources](#)
- **Implementation and Evaluation:** Deliver training sessions to housing staff members, utilizing interactive methods and ongoing feedback mechanisms to ensure effective learning and skill development.
- **Continuous Improvement:** Establish mechanisms for continuous learning and improvement, including regular housing training updates, peer learning opportunities, and performance reviews, to enhance staff competence and program effectiveness.

Reminder: Before developing any new training or informational materials, please consult with your organization's headquarters (HQ) to ensure alignment with existing resources and avoid duplication of effort. Service provider organizations often provide support for various initiatives and may have comprehensive plans and resources already available to you. Check with your supervisor to ensure that you are not duplicating existing efforts.



About Switchboard

Switchboard is a one-stop resource hub for refugee service providers in the United States. With the support of the Office of Refugee Resettlement (ORR), we offer tools and materials, learning opportunities, research, and technical assistance on resettlement-related topics. From employment, education, and health, to monitoring and evaluation, Switchboard's focus areas reflect real-world needs.

Funded by ORR, Switchboard is implemented by the IRC. The IRC has partnered with Refugee Housing Solutions to provide housing-related training and technical assistance.

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