

COMMUNITY SESSION #3

HOUSING SYSTEM IN U.S.

HIGHLY RECOMMENDED FOR:

- FAMILIES
- IMMIGRANTS
- NEW-COMERS

SATURDAY MARCH 22, 2025
TIME: 4:00 PM
VIA: ZOOM
FREE & OPEN TO ALL

KING COUNTY



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King County



**PORSESH POLICY
RESEARCH INSTITUTE**
Fact-based Analysis & Solutions

PORSESH POLICY RESEARCH INSTITUTE (PR)

- **About Porsesh Policy Research Institute**

Porsesh Policy Research Institute (Porsesh or PR) is a Washington State-based, immigrant-led organization dedicated to empowering immigrants and underserved communities. Through data-driven initiatives, integration services, and educational programs, we strive to foster inclusion, equity, informed policymaking and better services.

- **Major Activities**

Action-Oriented Research – Conducting research to inform policies and programs that drive meaningful change.

Immigrant Integration Services – Providing a range of support services to facilitate successful integration.

High-Quality Trainings – Organizing expert-led workshops and capacity-building programs.

Data-Driven Civic Engagement & Advocacy – Empowering communities through evidence-based advocacy and participation.

Consulting Services – Offering expertise in our specialized areas to support impactful initiatives





HOUSING FOR IMMIGRANTS


CHALLENGES, IMPACTS, AND SOLUTIONS

OVERVIEW...

- **Immigration and Housing:**

- Immigrants face housing challenges that extend beyond affordability, including discrimination, language barriers, and lack of awareness about tenant rights and housing options.
- Many newcomers have difficulty navigating the complex housing system in the U.S., which often results in poor living conditions, overcrowding, and financial strain.

- **Purpose of the presentation:**

- This session aims to outline key housing obstacles faced by immigrants, such as how to find housing, what to expect in lease agreements, and navigating government assistance programs.
 - We'll also explore cultural competency, tenant rights, and the steps to achieving housing stability in the U.S.
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INTRODUCTION



Immigrants often struggle to find suitable, affordable housing, primarily due to lack of knowledge about the rental process in the U.S., language barriers, and discrimination. These challenges can severely impact their ability to integrate and thrive in their new communities.

Practical Questions for Immigrants:



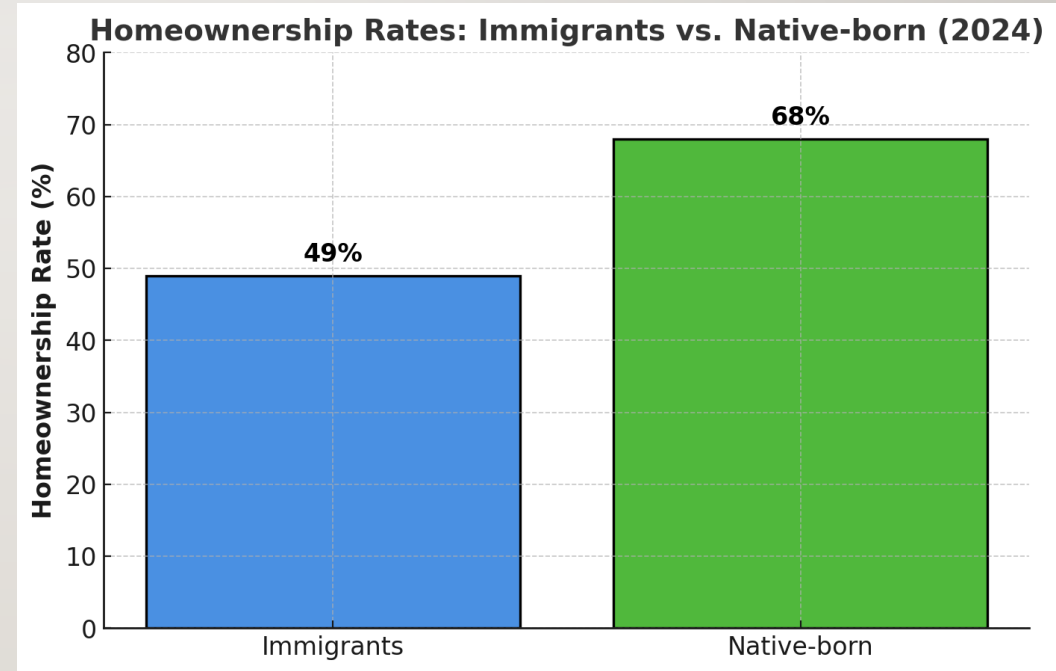
How to find a suitable apartment or house? Immigrants can begin by exploring online housing platforms (e.g., Zillow, Apartments.com), seeking community-based real estate agents who may speak their language, and visiting local immigrant-serving nonprofits for resources.

What qualifications and requirements are needed when renting? Typically, landlords require proof of income (often 2-3 times the rent), a credit report, and references. Immigrants may lack U.S. credit history but can provide international references or use a **cosigner**.

What is a lease agreement, and what key terms should tenants understand? A lease is a legal document that outlines the rights and responsibilities of both the landlord and tenant. Important terms to understand include **lease duration**, **rent due dates**, **security deposits**, and the **maintenance policy**. Tenants should read the entire lease carefully before signing, ensuring they are aware of any penalties or fees for violations.

HOMEOWNERSHIP RATES OF IMMIGRANTS VS. NATIVE-BORN CITIZENS

- Immigrants make up approximately 14% of the U.S. population.
- A significant portion of immigrants live in metropolitan areas where housing demand is highest.
- Homeownership rates among immigrants are 49% compared to 68% among native-born individuals (Census Bureau, 2024).
- Rent Burden: Immigrants spend more than 30% of their income on rent, they are considered "cost-burdened."



BUYING A HOME...

- Immigrants face barriers such as **lack of credit history**, difficulty obtaining mortgages, and lower overall income.
- To increase access to homeownership, immigrants may need a **co-signer**, a **larger down payment**, or **assistance programs** like **FHA loans**, which are more lenient on credit scores.
- **Mortgage:** Mortgages in the U.S. are typically structured as either **fixed-rate mortgages** (where the interest rate remains the same over the life of the loan) or **adjustable-rate mortgages** (where the interest rate changes periodically).
- Immigrants interested in buying a home should carefully consider which mortgage type suits their financial situation.



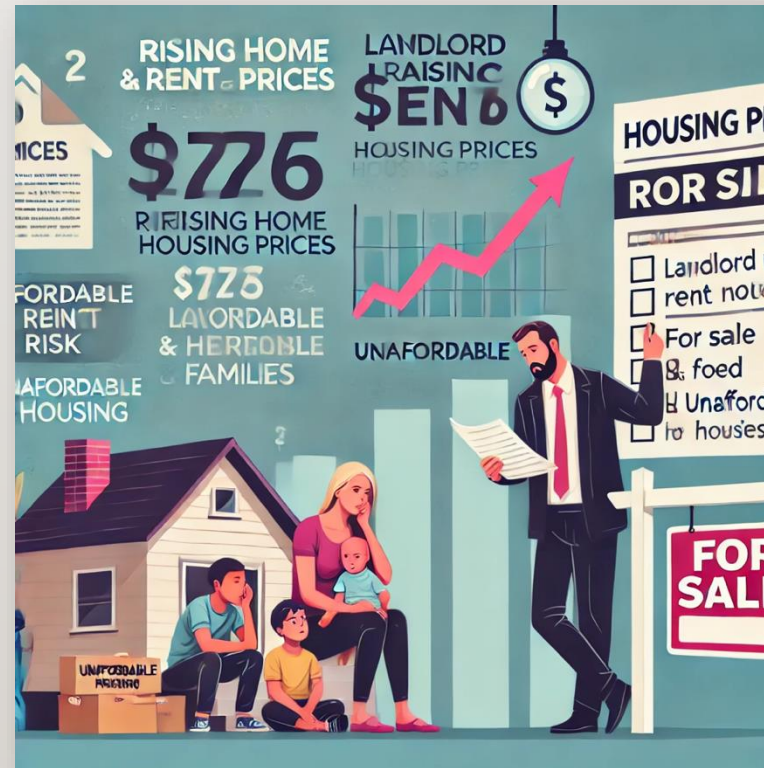
HOUSING CHALLENGES FACED BY IMMIGRANTS



- **Affordability:** Housing affordability is a major concern for immigrants, especially those with low-paying jobs or unstable income. In urban centers, rents are rising faster than wages, leaving immigrant families with limited options.
- **Overcrowding:** Immigrant families often face overcrowding due to the high cost of rent, living in smaller spaces or sharing apartments with extended family. Overcrowded housing can lead to health problems and social stress.
- **Legal Barriers:** Immigrants, particularly those without legal documentation, face difficulty accessing rental housing. Many landlords require social security numbers and proof of legal residency, which can pose challenges for some newcomers.
- **Discrimination:** Discrimination based on national origin, language, or accent continues to be a widespread problem in the housing market. Immigrants may be refused rental units or face unfavorable rental terms.
- **Solutions:** Programs like **Section 8 Housing Vouchers** and **Emergency Rental Assistance Programs (ERAP)** help ease these challenges by providing financial assistance and ensuring tenants' rights are upheld.

COST-BURDENED RENTERS BY IMMIGRATION STATUS

- Many immigrant households are **cost-burdened**, spending a disproportionate amount of their income on housing. This situation is especially prevalent among low-income immigrant families, who may struggle to make ends meet as rents increase.
- **Impact on Families:** Rent burdens disproportionately affect families, especially those with children. Higher housing costs limit access to other essentials, such as education and healthcare.



- **Government Assistance:** Programs like **Low-Income Housing Tax Credit (LIHTC)** and **HUD-subsidized housing** are crucial in helping low-income families maintain stable housing.

OVERCROWDING AND HOUSING QUALITY

- **Overcrowded housing** due to high rents and the need to share housing with extended family or friends. Leading to health issues, such as respiratory problems from poor air quality and mental stress from limited living space.
- **Substandard Housing:** Many immigrants live in housing that is poorly maintained, with issues like mold, pest infestations, or inadequate heating and cooling systems.
- **Health and Safety:** Overcrowded and substandard housing can affect physical and mental health. Ensuring a safe and clean living environment is essential for both well-being and eviction prevention.





DO IMMIGRANTS DRIVE UP HOUSING PRICES?

- While immigrant populations can increase demand for housing in certain areas, they are not the sole drivers of rising rents. Other factors, such as local zoning laws, lack of affordable housing development, and gentrification, also contribute to rising housing costs.
- Immigrants contribute to the workforce, stimulating local economies, which can help increase housing demand in areas with high job opportunities.

FACTORS INFLUENCING HOUSING PRICES

- **Zoning Laws:** Local government policies that restrict housing development or the types of housing allowed can limit supply, which drives up prices.
- **Supply Chain Issues:** A shortage of building materials and labor can delay the construction of new housing, exacerbating the housing crisis.
- **Immigrant Demand:** Immigrants often settle in urban areas, increasing housing demand, but without corresponding housing development.



SOME DATA ON IMMIGRANTS AND HOUSING

- **Economic Contributions**
- **Labor Force Expansion:**
 - Immigrants drive economic growth by increasing the labor force and consumer spending.
 - Higher entrepreneurship rates compared to native-born individuals.
 - *(Source: Migration Policy Institute)*
- **Fiscal Contributions:**
 - In Ohio, immigrants contributed **\$7.3 billion** in taxes in 2023.
 - Significant fiscal input benefits local and national economies.
 - *(Source:Axios, 2024)*
- **Impact on Housing Prices**
- **Minimal Influence:**
 - A **1% population increase due to immigration** is linked to up to a **1% rise in housing prices**—a modest effect.
 - *(Source: Cato Institute)*
- **Supply Contributions:**
 - Many immigrants work in **construction and housing sectors**, helping **increase housing supply**.
 - Expanded housing availability helps stabilize housing costs.
 - *(Source:Axios, 2024)*

REGIONAL DIFFERENCES IN IMMIGRANT HOUSING IMPACT

Urban Areas

- In cities high populations,
- Intense competition for affordable housing,
- skyrocketing rent prices
- fewer available units.



Rural Areas:

- lack of housing options
- experience isolation from services and resources,
- Complicated integration process.

HOW TO SEARCH FOR HOUSING

- **Online platforms:** Zillow, Apartments.com, Craigslist, Google
- **GO and NGO** including government housing programs, humanitarian organizations, and other agencies
- **Real Estate Agents:** Some real estate agents specialize in working with immigrant communities and can help navigate language barriers.
- **Community Resources:** Local immigrant-serving organizations often have partnerships with landlords and can help immigrants access affordable housing options.





RENT TERMS, CONDITIONS, AND LATE PAYMENT ISSUES

- Understanding **lease agreements** is crucial to prevent disputes with landlords.
- Tenants should **review the lease** to understand the **length of the lease**, **rent due dates**, and the consequences of late payments.
- **Late Fees:** Most leases will specify a grace period (typically 5-10 days) for late payments.
- Tenants should **communicate with landlord** if they foresee any delays in payment to avoid penalties or eviction.



CREDIT , CO-SIGNER, AND LEGAL BARRIERS

- Immigrants often lack a U.S. credit history, which can make it difficult to rent an apartment.
- Some landlords may accept alternative forms of proof, such as **international references** or higher **security deposits**.
- A **co-signer** (usually a U.S. citizen or resident) can help mitigate this issue by guaranteeing rent payments if the tenant defaults.
- **Legal Barriers:** Immigrants without legal status may have limited access to housing due to legal and documentation requirements.

SECTION 8 AND GOVERNMENT ASSISTANCE PROGRAMS



- **Section 8 Housing Vouchers:** These vouchers provide rental assistance for low-income individuals, including immigrants, to secure affordable housing in the private market. Applicants must meet income eligibility requirements and may face long waitlists.
- **Other Assistance:** Programs like **Emergency Rental Assistance** can provide short-term help for those struggling to pay rent due to unexpected financial hardships.

KEY HOUSING ASSISTANCE PROGRAMS

- **Housing Choice Voucher Program (Section 8)**
 - Assists low-income families, seniors, and individuals with disabilities in affording housing in the private market.
 - Administered by local public housing agencies such as the **Seattle Housing Authority**.
 - (Sources: seattlehousing.org, dshs.wa.gov)
- **Public Housing**
 - Provides affordable rental homes for low-income families, seniors, and persons with disabilities.
 - Managed by the **U.S. Department of Housing and Urban Development (HUD)**.
 - (Source: hud.gov)
- **Washington State Housing Trust Fund**
 - Finances construction, acquisition, and rehabilitation of affordable housing.
 - Targets households earning **below 80%** of the county's median income.
 - (Source: en.wikipedia.org)
- **USDA Rural Development Programs**
 - Offers subsidies and assistance for low-income residents in rural areas.
 - Helps with affordable homeownership and rental housing support.
 - (Source: dshs.wa.gov)
- **Low Income Home Energy Assistance Program (LIHEAP)**
 - Helps low-income households maintain affordable and dependable utility services.
 - (Source: washingtonconnection.org)
- **Community Action Agencies**
 - Provides housing services, rental assistance, and financial aid.
 - Services vary by county; contact local agencies for details.
 - (Source: wapartnership.org)
- **Low Income Housing Institute (LIHI)**
 - Supports **low-income individuals and those experiencing homelessness**.
 - Offers affordable housing and supportive services.
 - (Sources: byrdbarrplace.org, en.wikipedia.org)
- **AptFinder.org**
 - A non-profit platform that helps low-income households **find affordable apartments** across Washington State.
 - (Source: AptFinder.org)
- **King County Housing Authority (KCHA)**
 - Provides **rental assistance** and manages housing programs for low-to-moderate-income families outside **Seattle and Renton**.
 - Administers **Housing Choice Vouchers (Section 8)**.
 - (Sources: seattlehousing.org, en.wikipedia.org, hud.gov)

HOUSING PROGRAMS

Affordable Housing Programs:

- **Affordable Housing Assistance:** The **Section 8** Housing Choice Voucher Program helps low-income individuals, including eligible immigrants, rental housing by subsidized portion of rent.
- **Eligibility & Application:** Eligible immigrants can apply through local Public Housing Authority (PHA). Due to high demand and long waitlist, early application is recommended.
- **Seniors housing:** Immigrant seniors may qualify for senior housing programs like **Section 202 Housing** or **Low-Income Housing Tax Credit (LIHTC)**.
- **Students housing:** Some cities offer dedicated student housing programs for international students or those with F1 visas.
- **MFTE (Multi-Family Tax Exemption) and LIHTC:** These programs offer tax incentives to developers to create affordable housing for low-income individuals, including immigrants. --Eligibility varies depending on income and family size.





CONCLUSION

- Immigrants face many housing barriers, such as affordability, legal barriers, and discrimination.
- However, various programs and resources can help immigrants secure stable, affordable housing.
- Education on **tenant rights**, understanding **leasing contract**, available **housing assistance programs**, and **cultural competency** can ensure better integration and housing stability for immigrant communities.

THE END!

THANK YOU!



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Thank You

THE END!



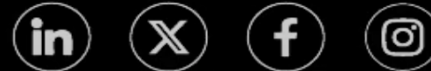
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