

# Renting to Refugees

**“The advantages of renting to refugees far outweigh the effort required to include refugees in your business plan.”**

—Colorado Landlord



## Who are refugees?

Refugees come from all over the world fleeing their homelands due to persecution based on race, religion, nationality, membership in a particular social group or political opinion. About 2,000 refugees come to Colorado each year. Nonprofits, churches and volunteers help refugees reestablish their

## Are refugees legal?

**Yes! Refugees enter the country legally after extensive screenings**, including background checks by the Department of Homeland Security. Refugees are lawfully present and are allowed to work in the US. After a period of time, refugees are eligible to apply for permanent residence and then citizenship. Many refugees become citizens.

## Does renting to refugees help my property?

**Yes! Refugees and landlords can have mutually beneficial relationships to create stable neighborhoods.**

Refugees often:

- Are loyal tenants
- Bring good work and rental payment ethics
- Are extremely unlikely to engage in criminal activities
- Are teachable and come with strong community support.

## One Refugee Family's Story of a New Home

For over ten years, See Mi lived in a remote refugee camp in Thailand. “There was no hope in the camp,” explains the single mother, who now rents a clean unit in Alpenhaus Apartments. Refugees were not allowed to work and education opportunities for children were limited. Burma’s political situation kept See Mi from being

able to safely return to her homeland. See Mi applied for resettlement and, after many interviews, was granted refugee status in the United States. See Mi is grateful for her new home and the friends she has made here. Her new home has allowed her to live in safety and provide for her children, who can now happily walk to their new school.

**“There was no hope, no work and no education in the camp...now my children can walk to school.”**

## About this guide:

Many Colorado landlords have experienced the benefits of renting to refugees. In addition to the financial advantages of welcoming a steady stream of new tenants into vacant units, property owners have found refugees—with some assistance—to be responsible renters who help stabilize neighborhoods. Like American-born renters, refugees are rarely perfect tenants. Compared to residents in similar income brackets, however, refugees tend to come to properties with more supportive services and adjustment assistance to help overcome these obstacles. Fair housing law prevents landlords from discriminating against or in favor of refugees, but there are many things landlords can legally do to work with refugees and the agencies serving them. Refugee service organizations and housing providers created this guide to help answer some of the most common questions landlords have about renting to refugees.

This document is a product of the Colorado Refugee Housing Work Group, which was created by the Colorado Refugee Services Program (CRSP) in the Colorado Department of Human Services. The Work Group is being supported by KOR Consulting through a contract with CRSP that is 100% federally funded through the Office of Refugee Resettlement.

For more information contact the Colorado Refugee Services Program at 303-863-8211 or check out the CRSP website: [www.colorado.gov/cdhs/refugee-services](http://www.colorado.gov/cdhs/refugee-services). For more about the Housing Work Group, contact KOR Consulting at 720-838-3215 or [www.kor-consulting.net](http://www.kor-consulting.net).

## If refugees don't have credit histories, how can I be sure they'll pay rent?

Since many refugees left their homes with little notice and most spend years in refugee camps before coming to the United States, they do not have rental histories or credit scores to verify. However, **voluntary resettlement agencies**—or “volags”—can provide references for refugee tenants. **In addition, refugees receive financial support as they reestablish their lives and transition to economic self-sufficiency.** Volags can provide letters of assurance of this support. As the levels, type and duration of this financial support varies from refugee to refugee, be sure to talk to the refugee and his case manager to be clear who will be paying deposits and rent and how you can expect to be paid. Eventually, refugees are solely responsible for making their rental payments. Encourage refugees to develop responsible bill paying practices early by providing clear, consistent information about when bills are due and what penalties are for late payments.

**60% of refugees secure full-time employment within 8 months of arrival.**

## Do refugees work?

**Yes. Refugees are authorized to work in the United States.** In fact, the goal is for refugees to be fully employed and economically self-sufficient within eight months of arriving in the country. Refugees' professions are as diverse as their countries of origins. Before coming to the United States, refugees were farmers, doctors, teachers and more. Most refugees in Colorado secure full time employment within eight months at an average hourly wage of \$10.06.

## What are the biggest challenges refugees face in being good renters?

- **Living on a budget:** Refugees work with case managers to help secure well-paying jobs. They are still likely to live on limited incomes for their first years in the country. Refugees may not be familiar with housing expenses that can be eliminated—such as cable—and those that can be avoided—like late fees, cleaning costs and key replacement charges. Helping refugees understand these can help families stick to budgets and pay rent regularly.
- **Understanding leases:** Rental agreements are filled with words and phrases that can be difficult for anyone who is not a lawyer to understand. Clear explanation of the terms of the lease—with the assistance of an interpreter, if needed—can help refugees understand what is expected of them.
- **Language barriers:** Refugee populations are diverse. In addition to speaking different languages, refugees have varying levels of English skills. Identifying which languages refugee tenants can speak, read and write can help you communicate important messages. Refugee-serving organizations can help you find language tools, interpreters and other affordable resources to communicate clearly.
- **Unfamiliarity with U.S housing:** American apartments are filled with appliances, gadgets and building materials that may be unfamiliar to refugees. Thorough housing orientations and tenant training programs can help prevent accidents and damage. Many agencies working with refugees have sample housing orientation outlines.

## How do refugees learn to overcome these challenges and become successful renters?

Refugees can learn to be successful renters by regularly receiving clear, consistent messages including:

- Practical techniques for maintaining an apartment
- How to fill out a repair request
- When rent is due and how to avoid late charges
- How to respond to fires and other emergencies

Refugees receive housing orientation from many sources including overseas cultural orientation classes, community mentors and ESL instructors. Landlords and property staff can help shape and reinforce these messages, too.

### In other words: one Colorado landlord shares his perspective on refugee renters

“Overall, the advantages of renting to refugees far outweigh the effort required to include them in your business plan. The “rollercoaster” economy is enough to challenge even the most steadfast of apartment operators. Probably the greatest “plus” I’ve seen to embracing the refugee community is the steadying of my business on both the revenue and the expense sides.

Certainly, this road of renting to refugees is not always smooth. Cultures sometimes clash! Thankfully, there are solutions that have been tried, tested and documented. The “wheel” need not be re-invented. I’ve found there is more than adequate support to address the issues that have arisen.

As different cultures learn to live together, you’ll find a unique freshness develops in your property. That creates a desirability for your current residents—and future residents! You can’t find a greater form of marketing.

In renting to refugees, I’ve seen new immigrants to America “stand-up,” find jobs, help others, and contribute to their communities. There is a satisfaction to be had from being a part of this process. In the business of “landlording” this is a unexpected feeling, indeed. I figure welcoming others literally began in a place called Plymouth. Because of that, I feel truly patriotic around my efforts working with newcomers.”

—Howard Sklar, Colorado Landlord

## What can I do to ensure my property has a good experience with refugee renters?

Landlords and property owners and staff can play an important role in ensuring a positive rental experience. In addition to provide decent, safe, affordable housing, property staff can:

- **Be patient, flexible and creative:** Working with language barriers and cultural differences requires learning creative problem solving. Local refugee service agencies like those listed below can suggest communication methods to help bridge some of the gaps in understanding.
- **Abide by fair housing law:** Fair housing law prevents discrimination that negatively impacts refugees, but it also forbids discrimination on behalf of refugees. Understand the difference between accommodating refugees' special needs and breaking the law. For more information, go to: <http://dola.colorado.gov/cdh/fairhousing/>
- **Know and communicate with the organizations assisting your refugee tenants:** Resettlement organizations and community-based volunteer groups can help you work through housing challenges. Learn what organizations work with your new tenant. Be sure to notify these organizations as soon as you encounter a challenge. Let them know what's working, too! The more you communicate with these groups, the more they will be able to help you.

## Who can help me work with refugee renters?

**Colorado Refugee Services Program (CRSP)** a division of Colorado Health and Human Services, CRSP coordinates refugee services and resettlement in Colorado.

303-863-8211 [www.colorado.gov/cdhs/refugee-services](http://www.colorado.gov/cdhs/refugee-services)

**African Community Center (ACC)** is a refugee resettlement program affiliate of the Ethiopian Community Development Council (ECDC).

303-399-4500 [www.acc-den.org](http://www.acc-den.org)

**Ecumenical Refugee and Immigrant Services (ERIS)** is a nonprofit resettlement program, part of Church World Service (CWS).

303-860-0128 [www.ersden.org](http://www.ersden.org)

**Lutheran Family Services of Colorado** resettles and serves refugees in the Rocky Mountain Region including Denver and Colorado Springs.

303-980-5400 [www.lfsc.org](http://www.lfsc.org)

**Spring Institute for Intercultural Learning** works to bridge cultures, increase intercultural understanding and enhance mutual success.

303-863-0188 [www.spring-institute.org](http://www.spring-institute.org)

**Colorado African Organization (CAO)**, a nonprofit community-based organization for Africans by Africans.

303-953-7060 [www.caoden.org](http://www.caoden.org)

**Emily Griffith Opportunity School (EGOS)** a member of Denver Public Schools, helps refugees access English and job-skills training.

720-423-4700 [www.egos-school.com](http://www.egos-school.com)

**KOR Consulting** provides training and resources to help immigrants, refugees, and low-literacy adults live safely and securely in stable housing.

720-838-3215 [www.kor-consulting.net](http://www.kor-consulting.net)

## Some practices work well with refugee renters:

- Offer short term leases (6 months).
- Work with organizations to translate basic rules and the terms of leases into refugee languages.
- Offer extended rights/responsibilities orientation and walk through at lease signing.
- Teach practical housekeeping classes.
- Use notices and repair forms that include translations, illustrations and simple English.
- Encourage organizations to use on-site community rooms to teach classes for residents.
- Designate one property representative to maintain contact with refugee organizations.
- Address problems early and celebrate solutions.
- Know the emergency contacts for refugee tenants, including case managers and interpreters.