

Housing barriers for immigrants and refugees to Vermont

December 2020

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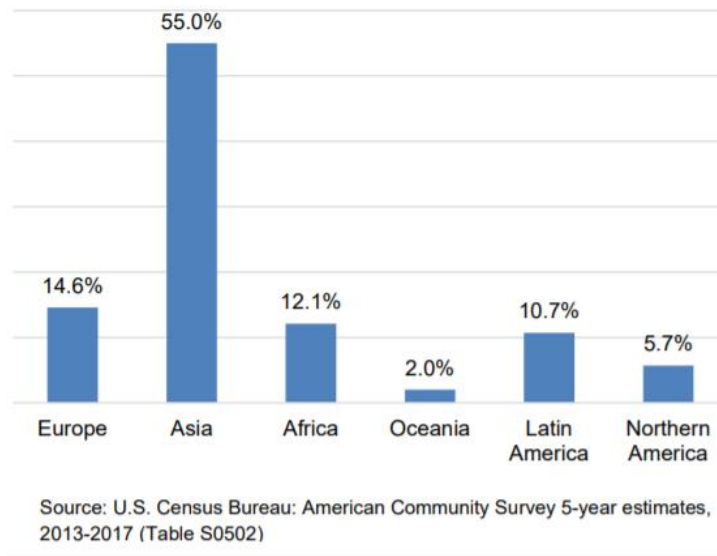
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Introduction

According to the American Immigration Council, 30,813 immigrants (foreign-born individuals) comprised 5% of the Vermont population in 2018. Immigrants have arrived in Vermont for many years, beginning with colonists from Europe and French Canadians who immigrated in the 19th century.

Over the years, refugees have become a significant part of Vermont's immigrant population. "Refugees are people who have fled war, violence, conflict, or persecution and have crossed an international border to find safety in another country," according to the United Nations High Commissioner for Refugees. Burlington became Vermont's first federally designated resettlement site for refugees in the late 1980s. Since then, most refugees arriving in Vermont continue to settle in Burlington and in neighboring towns in Chittenden County, especially in Winooski. These refugees are from countries such as Nepal, Congo, Republic Democratic of Congo, Somalia, Burundi, Rwanda, Iraq, Syria, Bhutan, Burma, and others. Over the past 30 years, over 6,300 refugees have settled in Vermont.¹ The U.S Committee for Refugees and Immigrants (USCRI) is charged with the resettlement of refugees in Vermont. About 2,000 refugees were resettled in the Burlington area between 2000 and 2010.² The resettlement process in Vermont has been positive for the most part. However, some refugee groups face more challenges than others as they integrate into the Vermont community³

Region of birth of foreign-born Vermont population that entered U.S. in 2010 or later



Geography professor Pablo Bose at the University of Vermont has studied challenges that immigrants and refugees to Vermont face. He found that for groups such as the Vietnamese,

¹ Learn More. (n.d.). Aalv. Retrieved December 4, 2020, from <https://www.aalv-vt.org/farms>

² Bose, P. S. (2014). Refugees in Vermont: mobility and acculturation in a new immigrant destination. *Journal of Transport Geography*, 36, 151–159.

³ Amos, D. A. (2017, January 24). NPR Choice page. NPR. <https://choice.npr.org/index.html?origin=https://www.npr.org/sections/parallels/2017/01/24/511283811/a-vermont-town-in-the-eye-of-the-refugee-resettlement-storm>

Bosnians, and Bhutanese, resettlement has been a success for the most part, whereas African refugees have faced hurdles including racial profiling and stigmatizing on the basis of religion.⁴ More recently, there were controversies over the resettlement of refugees in Rutland, Vermont in 2017. Although the mayor of Rutland at that time, Christopher Louras, proposed that Rutland become a resettlement site for Syrian refugees, only three Syrian families were ultimately resettled there due primarily to the federal slowdown of immigration to the U.S. Community opposition to the proposed resettlement of refugees in Rutland also drew national attention.

To identify housing barriers faced by newly arrived immigrants in Vermont, we (1) conducted a literature review of previous research of newcomers in environments that share similar characteristics to Vermont and (2) interviewed service providers and experts in Vermont familiar with the housing experiences of immigrants.

Based on this research, we identified barriers in three areas that hinder immigrants to Vermont from obtaining the housing they need:

Infrastructure

- Lack of decent, affordable housing
- Transportation

Financial

- Lack of credit history
- Cost of living
- Lack of racial and ethnic diversity in the workforce

Social

- Language barriers
- Knowledge
- Discrimination

We also identified recommendations for improving housing opportunities for immigrants and refugees in Vermont in the areas of language translation, outreach, affordable housing, workforce diversity, access to the transportation system, and providing funds to organizations.

Research

Lessons from locations outside Vermont

The United States is a country that has a long history of immigration. Until the late 1800s immigration was not regulated in the United States. As the U.S economy worsened and the immigration population increased, Congress created laws such as the Chinese Exclusion Act of 1882 which prohibited Chinese laborers from entering the United States and the 1891 Immigration Act which expanded the list of excludable immigrants. After WWII, the United States created new policies to factor in its humanitarian effort. These laws include the Displaced

⁴ Bose, P. S. (2018). Welcome and hope, fear, and loathing: The politics of refugee resettlement in Vermont. *Peace and Conflict: Journal of Peace Psychology*, 24(3), 320–329. <https://doi-org.ezproxysuf.flo.org/10.1037/pac0000302>

Persons Act of 1948 and Refugee Relief Act of 1953 which allowed many refugees to immigrate to the U.S.⁵

According to the Department of State, since 1980, the United States has been able to admit over three million refugees and granted asylum status to over 721,000 individuals.⁶ We reviewed the results of two contemporary studies of housing and immigrants in places similar to Vermont (predominantly white communities with a history of welcoming immigrants) to learn more about housing barriers faced when resettling in new environments.⁷ Both studies provided insight into some of the diverse challenges which immigrants can face regarding housing. We examined the challenges and provide insights on some of the gaps and limited aspects of such research. Common barriers included a shortage of affordable housing, lack of large apartments, substandard housing, and low incomes relative to the cost of living. This literature review helped us understand some of the barriers that might be expected when gathering data on challenges faced by newly arrived immigrants in Vermont.

Minneapolis and St. Paul, Minnesota

Minnesota, and specifically the Twin Cities region, is considered a reemerging gateway⁸ for immigrants.⁹ The *Key Housing Issues Facing Immigrant Communities* study of the Twin Cities in 2017 was a collaborative research project which explored the unique housing issues faced by newly arrived immigrants in Minnesota. Some of the key housing barriers included a shortage of affordable housing, overcrowding, discriminatory practices by property owners, and lack of quality of housing. Overcrowding was a problem among the many large immigrant families who resided in small single-family units in the Twin Cities.

The literature further highlighted the importance of understanding that immigrants and refugees should not be described as a homogeneous group as each group experiences different

⁵ Origins of the Federal Immigration Service. (2020, July 30). USCIS. <https://www.uscis.gov/about-us/our-history/overview-of-ins-history/origins-of-the-federal-immigration-service>

⁶ Refugee Admissions. (2020, December 1). United States Department of State. <https://www.state.gov/refugee-admissions/>

⁷ Center for Urban and Regional Affairs' Community-Based Research Program, Minnesota Housing Partnership, & Minnesota Budget Project. (2017, November). *Issues Facing Immigrant Communities in the Twin Cities Interviews with leaders from the Hmong, Latino and Somali communities*. <https://www.mhponline.org/images/Immigrant-research-final.pdf> and Ackerman, A. A., El-Hendi, H. E., & Mumtaz, H. M. (2018, June). *Integration in a New England Town A Case Study of Refugees in Towns Augusta, Maine, USA*. <https://static1.squarespace.com/static/599720dc59cc68c3683049bc/t/5b510204562fa75904014f8d/1532035596899/Tufts+RIT+Augusta%2C+Maine.pdf>

⁸ "Reemerging Gateways had an early 20th century settlement pattern very similar to the former gateways, attracting immigrants in great numbers in the early part of the 20th century, followed by slower growth. However, these metropolitan areas experienced fast immigrant growth at the tail end of the 20th century and into the 21st century". For more information, <https://2os2f877tnl1dvtmc3wy0aq1-wpengine.netdna-ssl.com/wp-content/uploads/ULI-Documents/HomeInAmerica.pdf>

⁹ Sturtevant, L. S. & Urban Land Institute Terwilliger Center for Housing. (2017). *Home in America Immigrants and Housing Demand*. <https://2os2f877tnl1dvtmc3wy0aq1-wpengine.netdna-ssl.com/wp-content/uploads/ULI-Documents/HomeInAmerica.pdf>

challenges. In this study the difference of integration within three immigrant groups: Somali immigrants, Hmong immigrants, and Latino immigrants were examined. It states

“The scarce literature on housing in these three immigrant groups also calls for action to better engage with and understand the key housing issues facing these communities. To ensure all Minnesota communities can thrive and that a diversity of cultural traditions is understood and respected, policymakers and the public need to understand the concerns and desires of these distinct immigrant groups.”¹⁰

With a lack of sufficient documented research, the 2017 study found that policymakers and the public in Minnesota were ill-equipped to understand the distinct needs of immigrant and refugee groups entering the state. It suggests that more studies should be conducted to understand the different experiences of each immigrant group separately to grasp a better understanding of the unique challenges that each group faces. This is a key point as the experience of each immigrant group can be different from language barriers to unfamiliarity with the culture in a particular region.

Augusta, Maine

Researchers in Augusta, Maine in 2018 identified several challenges faced by immigrant groups relating to housing including a lack of housing to accommodate large families, lack of knowledge about tenant rights, and old housing units that have safety code issues. Because most refugees in Augusta arrive after their primary resettlement period in another location, they are not assisted in finding housing by the main resettlement agency "leading to gaps in information about refugee's living situations."¹¹ By interviewing refugees, themselves, this study uncovered, specific experiences of newcomers such as that

“...some refugees lacked knowledge about their tenant rights. An Iraqi woman had her home treated three times, yet the bedbugs remained. The woman did not know about bedbugs, nor her rights as a tenant...”¹²

Without a thorough, or sometimes even any, knowledge of their rights as tenants, immigrants and refugees are at a higher risk of suffering from health issues and housing safety violations caused by improper property management.

¹⁰ Center for Urban and Regional Affairs' Community-Based Research Program, Minnesota Housing Partnership, & Minnesota Budget Project. (2017, November). *Issues Facing Immigrant Communities in the Twin Cities Interviews with leaders from the Hmong, Latino and Somali communities.*
<https://www.mhponline.org/images/Immigrant-research-final.pdf>

¹¹ Ackerman, A. A., El-Hendi, H. E., & Mumtaz, H. M. (2018, June). *Integration in a New England Town A Case Study of Refugees in Towns Augusta, Maine, USA.*
<https://static1.squarespace.com/static/599720dc59cc68c3683049bc/t/5b510204562fa75904014f8d/1532035596899/Tufts+RIT+Augusta%2C+Maine.pdf>

¹² Ackerman, A. A., El-Hendi, H. E., & Mumtaz, H. M.

Observations by immigrant service providers in Vermont

We conducted interviews with service providers who have extensive, local experience working with refugees and immigrants in Vermont. Each interview was done through open-ended questions and the information obtained by these providers helped us gain perspective that is closest to that of refugees and immigrants regarding housing barriers they personally faced when resettling.¹³ The interviews also generated recommendations from these leaders for helping Vermont immigrants overcome housing barriers.

Immigrant barriers to housing - Infrastructure

Lack of decent, affordable housing

All of the providers interviewed mentioned the shortage of affordable housing in Vermont and low rental vacancy rate as barriers to housing for immigrants. They also cited the quality of housing as a challenge for many new immigrants. Many of the available housing is old and in substandard quality, including old houses with insulation problems and lead issues. This can contribute to health problems and safety risk. Ingesting lead can lead to a variety of health problems, especially in young children, such as slowed growth and development as well as problems with learning, behavior, hearing and speech. Poorly insulated homes can cause extreme variations in hot and cold temperatures that can be particularly harmful for elderly people or people with pre-existing health conditions.¹⁴

Interviewed

Champlain Valley Office of Economic Opportunity (CVOEO)

- Virginie Diambou, Racial Equity Director
- Jessica Hyman, Director of Fair Housing Project
- Sandrine Kibuey, Housing Advocacy Programs Director
- Asma Ali Abunaib, New American Financial Empowerment Project

Association of African Living in Vermont (AALV)

- Yacouba Jacob Bogre, Executive Director
- Thato Ratsebe, Assistant Director

Vermont Legal Aid

- Jessica Radbord, Staff Attorney
- Rachel Batterson, Director Housing Discrimination Law Project

Opportunities Credit Union

- Kate Laud, President and CEO

Vermont Agency of Human Services

- Denise Lamoureux, State Refugee Coordinator

U.S Committee for Refugees and Immigrants in Vermont

- Amila Merdzanovic, Director

City of Winooski

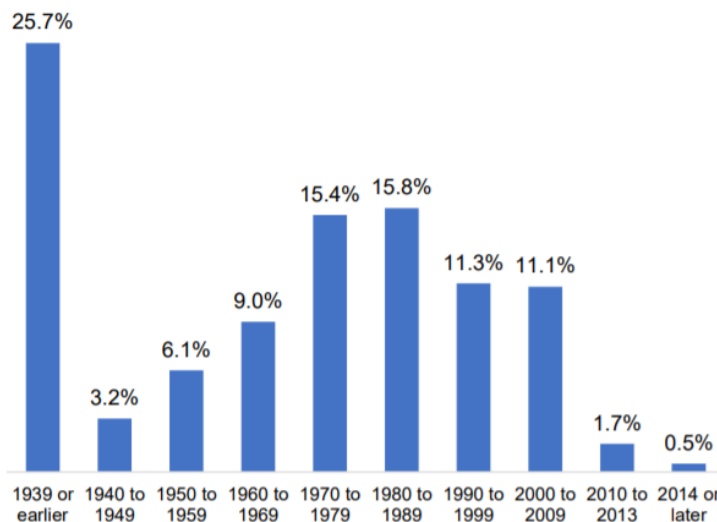
- Heather Carrington, Community and Economic Development Officer

¹³ Future data gathering that includes direct input from immigrants to Vermont would likely help best expand our understanding of the barriers faced and potential paths forward. Given the limited time available for this study, we selected Vermont leaders and service providers most informed about these barriers as the study's primary information source.

¹⁴ [Vermont Housing Needs Assessment](#) 2020, Chapter 3: Housing Stock, pp. 35-36.

Newly arrived immigrants can find themselves stuck and stagnant in their living situation. As mentioned by Virginie Diambou at CVOEO, “They take what they get.” This barrier can have many newly arrived immigrants living in housing with low quality since it can be very hard to afford market rent for better quality homes. Too few affordable, decent large apartments is also a challenge for many immigrants. Vermont apartments most often have one or two bedrooms. Since some immigrant families can be large, they might need apartments with 3-4 bedrooms which are in very short supply.

Housing units by year structure built



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 from housingdata.org.

The availability of only limited housing choices for immigrants in Vermont is due to long-standing trends confronting the state. A slowdown in residential construction in Vermont has resulted in a housing stock dominated by older buildings and low vacancy rates.¹⁵ The rental housing stock in Chittenden County is particularly affected by these trends. About 6,500 renter households' countywide live-in homes built before 1940. They face few opportunities to find higher quality apartments in large part because the rental vacancy rate is a dramatically low 1.9% and median rents have increased to \$1,230 which proves unaffordable relative to the salary of many Vermont occupations.¹⁶

Transportation

Most immigrants in Vermont have been resettled in Burlington and surrounding towns such as Winooski which offer greater proximity to jobs and other destinations and more ample public transportation options than more rural settings.¹⁷ Nevertheless, a 2014 study by Pablo Bose determined that the location of the homes of refugees surveyed within Burlington and Winooski were not conducive to their transportation needs, especially to jobs, health care appointments, language classes, and childcare. More than 80% of refugees surveyed expressed a desire for a car and many expressed concerns about limited public transportation options, in terms of frequency of routes, location of bus stops, and accessibility to bus stops in the winter.¹⁸ There are many rural counties in Vermont; however, due to the lack of public transportation systems, some of these places are not ideal for newcomers who are more likely not to own a car, especially shortly after arriving in Vermont.

¹⁵ Vermont Housing Needs Assessment 2020 Housing Stock Fact Sheet.

¹⁶ U.S. Census American Community Survey 2014-2018 estimates Table B25064 from www.housingdata.org.

¹⁷ Bose, P. S. (2018). Welcome and hope, fear, and loathing: The politics of refugee resettlement in Vermont. *Peace and Conflict: Journal of Peace Psychology*, 24(3), 320–329. <https://doi-org.ezproxysuf.flo.org/10.1037/pac0000302>

¹⁸ Bose, P. S. (2014). Refugees in Vermont: mobility and acculturation in a new immigrant destination. *Journal of Transport Geography*, 36, 151–159.

This barrier was mentioned by all experts. They expressed the need for Vermont to invest in a more expansive public transportation system allowing refugees and immigrants the ability to travel within Vermont.

Immigrant barriers to housing – Financial

Lack of credit history

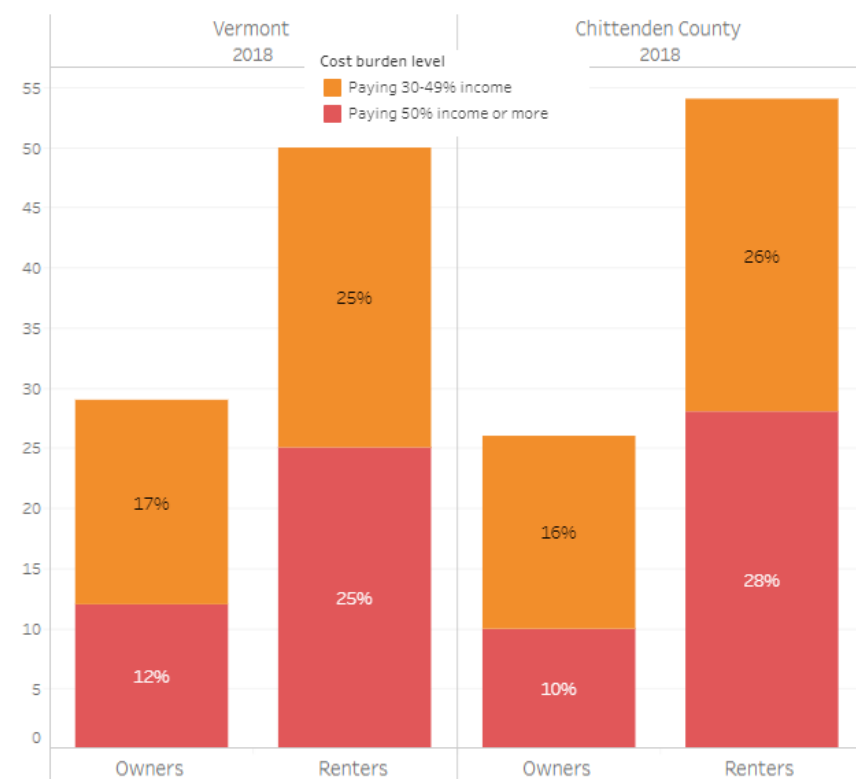
Although immigrants by definition as newcomers lack credit history in the United States, Vermont landlords typically require a credit check for potential renters. Lenders also review credit history to approve mortgage loans for potential home buyers. However, it can take years for new arrivals to establish a credit history.

As mentioned by Kate Laud, President and CEO of Opportunities Credit Union, “immigrants may not grow up learning about the importance of credit and may not realize that paying credit card bills late can ultimately prevent renting, let alone buying a home.” Asma Abunaib from CVOEO explained that the American credit history system can be an unfamiliar concept to many newly arrived immigrants. She explained that many newcomers have cultural ways of managing their money, and that some elders may not trust banks due to an untrustworthy banking system back home. Newly arrived immigrants are in need of financial literacy to comprehend some of the many unfamiliar concepts of the American financial system.

Cost of living

The cost of living in Vermont makes it difficult for immigrants, especially refugees, to be able to afford housing combined with other expenses of daily living. Sandrine Kibuey at CVOEO remarked that “Even though Vermont offers more economic opportunities, refugees do not always have access to these opportunities”. Vermont's cost of living is very high, and that is especially true in areas where transportation, employment, and services are available. It can be hard for newcomers to afford the rental housing available in Vermont since they are likely to have jobs that are low paying and be entry-level positions. Our experts mentioned the need for diversifying the workforce by hiring newly arrived immigrants with transferrable skills. Virginie Diambou at CVOEO stated:

Many Vermont households spend high portions of income for housing



Source: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25070, B25091) in www.housingdata.org

“Most newcomers live a cycle of waking up and going to work. Home prices and rents are expensive and the cost of living is high, Adults go to work every day to sustain their families’ lives or attend school to get professional training. When you have young children asylees and refugees, it is very difficult for the family to attain the American dream”.

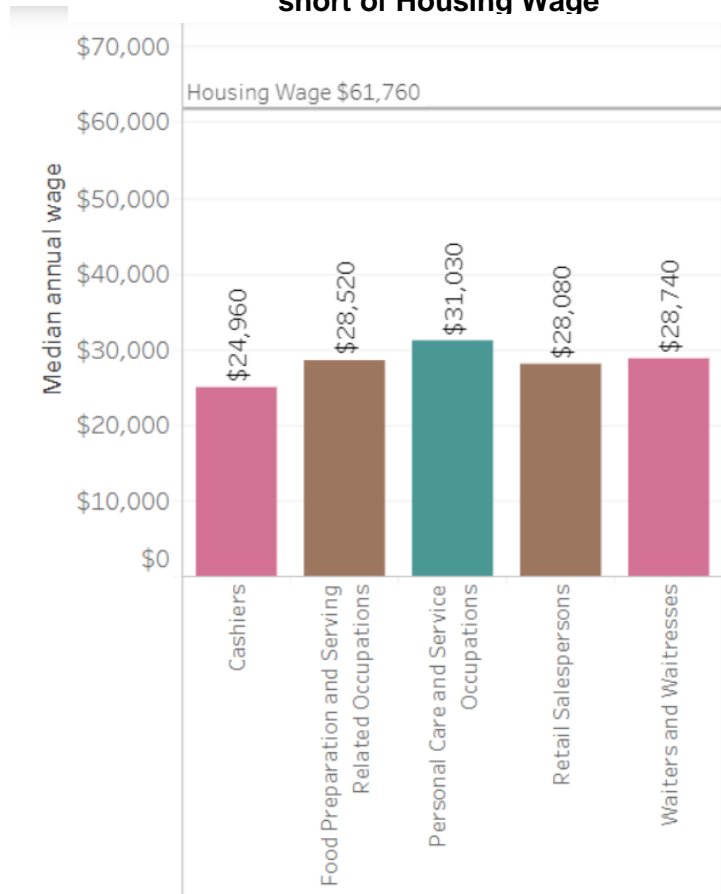
Lack of racial and ethnic diversity in the workforce

A lack of employment opportunities for immigrants and a lack of racial and ethnic diversity among existing staff in Vermont organizations both present challenges for people arriving in Vermont from other countries.

For the same reasons that housing providers who lack personal experience with people outside their own ethnic group may make uninformed or even discriminatory assumptions about an immigrant, so can employers. Conversely, when an immigrant entering a potential workplace is greeted by someone who is also newcomer, shared experiences and mutual understanding of challenges becomes highly valuable. Employers who have hired immigrants in the past are more likely to have positive attitudes about having a culturally diverse workforce.¹⁹

Entry-level, low-paying positions are the types of jobs typically available for newcomers as they settle into a new environment. In many cases, the hourly rate of one’s job is not enough to afford rent. The wage needed to afford a typical 2-bedroom apartment in Vermont in 2019 was \$61,760. Unfortunately, none of the top 5 occupations in terms of number of openings in the Burlington area pay enough to afford the area’s “housing wage.”

Average salary of top five occupations falls far short of Housing Wage



Immigrant barriers to housing – Social

Language barriers

Language barriers were mentioned by each service provider we interviewed. In many of the countries from which the immigrants to Vermont come from, English is not the official language. As new Vermonters are settling, they must be able to understand how the U.S. housing system

¹⁹ Experience in Employing Immigrants and the Perception of Benefits of a Diverse Workforce, Kubiciel-Lodzinska, S. and Maj, J. August 2020.

works and how to navigate this new environment. Although new immigrants might use a family member, such as children who have learned English at school, to provide interpretation for them, delays can occur if the interpretation is not done correctly. Jessica Radbord and Rachel Batterson at Vermont Legal Aid stressed the importance of the need for accurate interpretation, especially when many languages have different dialects.

Language barriers can also lead to misunderstanding of written materials. These barriers can prevent newly arrived immigrants from accessing important information including health care, housing rights, and employment rights.

Only accurate interpreting will eliminate miscommunication. Under Executive Order 13166²⁰, all recipients of federal funding are required to provide free language interpretation for applicants to and participants in their programs. However, not all agencies are aware of this requirement or have the capacity to continually translate all forms of outreach.

For some immigrants, not having English as a first language may function as a signal that they were not born in the United States resulting in discrimination.

Knowledge

Many providers we interviewed reported a lack of comprehensive knowledge of housing rights among immigrant communities in Vermont. As newcomers are settling, they sometimes must rely on others in their communities for information. Those pieces of information are not always correct or true. Newcomers are not always aware of the policies that protect them in the United States, including how to file a complaint. State resources that do exist, like the Vermont Tenant's Rights handbook, may not be easily accessible. Bor Yang, Executive Director of the Vermont Human Rights Commission discussed how a lack of knowledge not only applies to immigrant tenants but also Vermont landlords. As a small state, many of the private landlords in Vermont are used to finding tenants through word of mouth and people that they are familiar with. Landlords may not be aware of applicable policies and laws such as fair housing and others. This can lead to discrimination, poor property management, and unmet expectations between landlord and tenants. It is necessary for information such as housing rights to be spread widely and that newly arrived immigrants gain access to these types of information in their native language.

Discrimination

Newly arrived immigrants can be subject to both implicit and explicit discrimination due to the color of their skin, their accents, their religious beliefs, and other aspects of ethnicity. In 2014, Vermont Legal Aid published a Rental Discrimination Report on Housing Discrimination in Vermont Rental Markets. This report found that "...overall testing results indicate that housing providers generally disfavor African American renters, renters of foreign origin, renters with children, and renters with disabilities."²¹

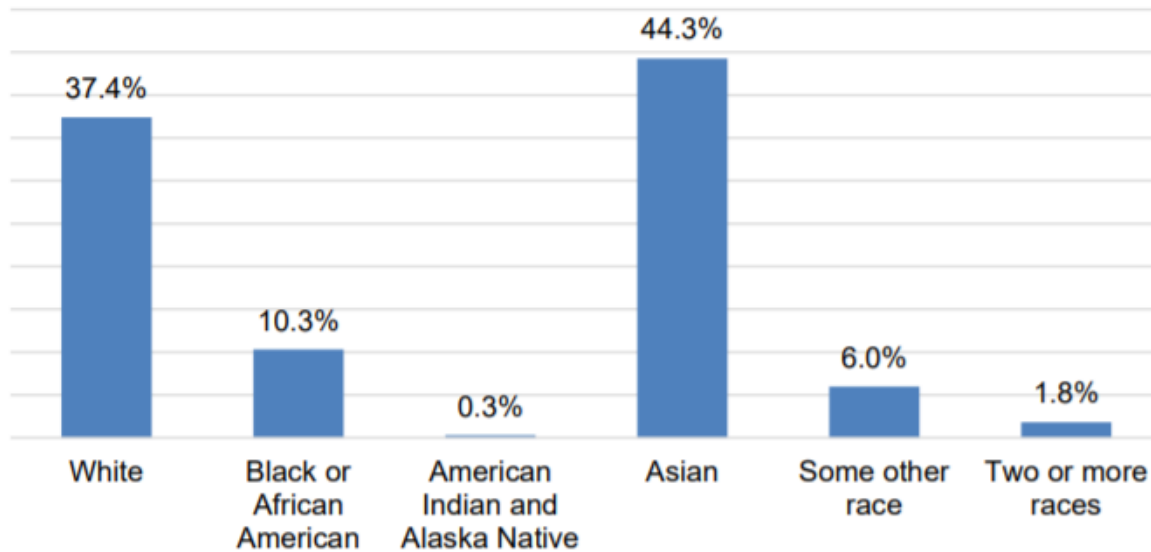
The Fair Housing Act is intended to protect people in every kind of housing and in every transaction about housing. Under the federal Fair Housing Act, it is unlawful for a housing

²⁰ Executive Order 13166. (2020, December 9). The United States Department of Justice. <https://www.justice.gov/crt/executive-order-13166>

²¹ Vermont Legal Aid, Inc. (2014, May). *Rental Discrimination Report Housing Discrimination in Vermont Rental Markets*. https://www.vtlegalaid.org/sites/default/files/Rental%20Discrimination%20Report%202014_0.pdf

provider to discriminate in the sale or rental of housing based on race, color, religion, national origin, sex, disability or family status (i.e., presence of minor children).²² The State of Vermont has added the following protected classes to this list: age, gender identity, marital status, receipt of public assistance and sexual orientation.

Race of foreign-born Vermont population that entered U.S. in 2010 or later



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S0502)

Despite these protections, housing discrimination is common in Vermont explained Jessica Radbord and Rachel Batterson of Vermont Legal Aid. Many newly arrived immigrants face discrimination based on their skin color, religion, and having a foreign accent, and characteristics of ethnicity such as the foods they cook and the clothes they wear. They further mentioned that housing discrimination is very personal, visceral, and upsetting. This can lead to immigrants leaving Vermont. When a landlord lacks exposure to immigrants, or to others from different ethnicities from their own, they may make uninformed judgments about them. Discrimination does not only happen when immigrants apply for housing, but also after they are living in housing. One common form of discrimination Ms. Batterson described was neighbors or landlords disparaging the food immigrant’s cook. Discrimination also occurs in contexts other than housing to other economic challenges such as finding a job, which affects how much income an immigrant has to spend on their housing. In addition to discrimination based on their ethnicity or immigrant status, immigrants who are people of color likely also face discrimination based on their race or color.

Next steps and recommendations

The typical immigrant to Vermont faces barriers to housing opportunities that are (1) uniquely experienced by newcomers from other countries and (2) shared by groups with similar

²² Vermont Legal Aid, Inc. (2014, May). *Rental Discrimination Report Housing Discrimination in Vermont Rental Markets*. https://www.vtlegalaid.org/sites/default/files/Rental%20Discrimination%20Report%202014_0.pdf

characteristics, such as race and tenure. The following recommendations address both of these types of barriers.

Reducing barriers experienced by immigrants

Vermont agencies that work with immigrants have identified eight areas for improving access to housing in the areas of language translation, outreach, affordable housing, workforce diversity, access to the transportation system, and providing funds to organizations.

Create a statewide language translation service

Vermont has a diverse immigrant population with a variety of languages making language barriers the most commonly mentioned barrier among the experts we interviewed. To ensure that proper information is provided to newly arrived immigrants, a dynamic statewide language translation service should be established and provided permanent and stable funding.

Some languages spoken by many immigrant groups have different dialects. For this reason, a translation language service must be extensive to transmit correct translation to newly arrived immigrants. This can be done by contracting with immigrant and refugee providers to provide cultural and linguistic services to newly arrived immigrants.

Provide outreach to immigrant population groups

Accessibility to information is needed for immigrant populations to be able to gain knowledge about (1) their rights as renters and potential homebuyers and (2) resources available to help them access housing. Statewide housing agencies should identify strategies and resources for improving communication and outreach to immigrant communities. Outreach should be done directly to immigrant groups through channels such as faith-based organizations serving immigrants and through organizations that provide culturally specific services.

This information, including an explanation of renters' rights should be provided in fully translated format with accompanying providing educational opportunities for immigrants to learn about their rights. This recommendation can only work if landlord and employers are educated and licensed about tenants' and employees' rights and are required to follow the law.

Engage immigrants in community discussion of housing needs

Encourage communities to solicit voices of immigrants living in the community to identify housing needs, including housing quality issues. When it comes to movement building change, it is important to encourage and educate those that are mainly affected to be able to address the roots of the injustice regarding housing. Sandrine Kibuey states "We cannot wait for others; we need to advocate for ourselves." By encouraging immigrants into expressing their voices in public problems can help to generate feasible and impactful diverse decision-making.

Expand access to decent affordable housing large enough for immigrant households

Housing affordability affects many aspects of immigrants' lives. Newly arrived immigrants need affordable, decent homes that are large enough to accommodate the larger size of many immigrant families. This can be done by expanding access to housing assistance among immigrant communities and by improving the quality of Vermont's housing stock.

Expanding the availability of federal Section 8 housing vouchers could help more immigrants in Vermont to buy homes. In some cases, owning a home can be less expensive than renting, especially for large families. In the 1990s, VHFA created a consumer-friendly process for using Section 8 payments provided to Vermont residents by the U.S. Department of Housing and Urban Development for home ownership. This type of assistance is most often used to help low-income renters afford the total amount of their monthly rent payment.

Increasing the marketing and outreach about the use of vouchers and other home buying resources, such as down payment assistance programs, among immigrants to Vermont will also help address this challenge.

Future efforts that improve the quality of Vermont's older housing stock, such as expanding weatherization programs, and improving the oversight and quality of rental homes will benefit both immigrants and native-born Vermonters who struggle with deteriorating homes and lack resources for repairs. In addition, large immigrant families could be better connected to new and existing large apartments in areas where people are settling, such as Burlington and Winooski.

Diversify the workforce

Many experts we interviewed made recommendations about addressing the need for newly arrived immigrants to have access to positions which they are qualified for and generate an income helping them on the pathway to be able to afford a home. By diversifying Vermont's workforce more, especially in visible positions engaging with customers, we can expand the likelihood that newcomers will meet other immigrants who may share language and experiences. Best practices recently include collaborating with immigrant-focused organizations when a new workplace is opened to increase the diversity of the newly hired staff.

Increase access to financial literacy and asset building tools

It can be easier for a newly arrived immigrant to be more receptive to advice from knowledgeable immigrants since they share similar experiences, noted Kate Laud at OCU. She stated that "OCU has played a major role in lives of unbanked, low-income Vermonters by counseling them along the path to financial stability." Since March, due to COVID, interest rates for homes went down. In this way, lower interest rates have been an unexpected positive outcome of COVID.

Lower interest rates have allowed many recent first home buyers to purchase their first homes. Since March, 30% of the mortgages provided by OCU were to immigrants. Laud stated that one of the reasons for this success is due to OCU having a bilingual staff member; therefore, OCU was able to serve many immigrants. She added that many immigrants are careful borrowers and make their payments on time. Many of the immigrants served by OCU are asylees who have been employed for 2-3 years in Vermont.

Improve the transportation system

Transportation has a great impact on newly arrived immigrants. Those that are newcomers need both public and private transportation for their daily activities. Transportation can be a form of dependence if one is unable to do certain activities without the help of someone being able to transport them.

According to Pablo Bose at UVM, policymakers, urban and transportation planners, community activists, and scholars must embrace a wider concept of refugee mobility to engage with the

challenge in a more holistic and meaningful way. This may include considering more carefully where refugees are placed – both in communities and specific neighborhoods – vis-à-vis specific destinations, working with transit authorities to provide affordable fares, developing car- and ride-share programs that specifically address refugee populations (dealing, for example, with a lack of insurance paperwork), supporting translation and interpretation services for driver education and licensing, and working with employers to create vanpools and flexibility in job start and end-times.²³

Provide funds to culturally specific organizations

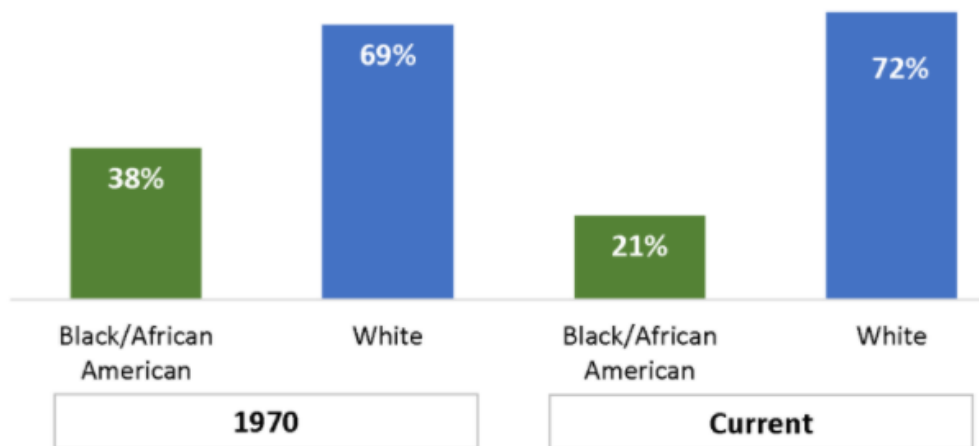
Increased funding for organizations that specifically help refugees and immigrants will help improve access to housing for newly arrived immigrants. Funding to these organizations can help with the hiring of those that speak languages spoken by newly arrived immigrants, provide outreach to newcomers, allow workshops and training to improve knowledge of their rights to immigrants, and provide advocacy to those that are discriminated against.

Steps to increase racial equity in Vermont housing opportunities

Since immigrants are more likely to be people of color and more likely to be renters, efforts to improve housing opportunities and conditions for these larger groups of Vermonters will also improve the experiences of Vermont immigrants.

Nationally and in Vermont, 2020 has brought increased attention to the need for more improvements to the access of people of color to housing opportunities. Disparities in the homeownership rate, especially for Black/African Americans living in Vermont, have worsened since 1970. Similarly, disparities in the likelihood of living in high opportunity neighborhoods continue for non-white households compared to white households, especially with regard to proficient schools and low poverty neighborhoods, according to a recent analysis of Burlington and the surrounding region.²⁴

Vermont homeownership rates by race



Source: U.S. Decennial Census, 1970; American Community Survey, 2018

²³ Bose, P. S. (2014). Refugees in Vermont: mobility and acculturation in a new immigrant destination. *Journal of Transport Geography*, 36, 151–159.

²⁴ Assessment of Fair Housing, City of Burlington, Vermont, December 2017 – December 2022.

For these reasons, the Vermont Racial Equity Task Force included in their September 1, 2020 report to the Governor²⁵ the five recommendation areas focused on access to housing and housing discrimination.

Vermont Racial Equity Task Force housing recommendations, September 2020

- Target and commit additional grants and low interest loans for home improvements for low-income homeowners and buyers
- Direct more funding for housing vouchers, rental assistance, (In Progress) post-COVID utility/rent accrual, and homeownership programs with tailored outreach.
- Explore feasibility of requiring landlords and lenders to allow alternate income documentation & medical/educational debt exceptions.
- Change the “severe or pervasive” standard for harassment claims under the Fair Housing and Public Accommodations Act, 9 V.S.A. §4500 et seq. to reflect the following:
 - a) A hostile environment case under the Fair Housing and Public Accommodations Act shall be actionable if a plaintiff is subjected to inferior terms, conditions or privileges because of his or her protected characteristic(s), regardless of whether it is severe or pervasive.
 - b) The Defendant(s) shall bear the burden of showing that conduct was not more than petty slights or trivial inconveniences and did not undermine equal opportunity for the Plaintiff.
- Study and make recommendations on reparations in the area of housing (i.e. reviewing the ramifications of slavery, housing segregation laws, implicit bias [as described above], and the ongoing impact of these factors on disparities in housing today

Steps to improve rental housing quality in Vermont

In 2018, after many years of concern about the State’s system of rental housing code enforcement, the Vermont Legislature passed Act 188, a bill to improve rental housing safety. The bill created a study committee, the Rental Housing Advisory Board (RHAB), to review how the rental safety programs of municipalities carried out primarily by volunteer town health officers (THO) could be professionalized. This Board in collaboration with the Vermont Landlords Association have made the following recommendations that will likely be taken up by the Vermont Legislature during the 2021 session:

- Move the responsibility for the enforcement of the Rental Housing Health Code from municipalities to the Dept. of Fire Safety.
- Establish a registry of long and short-term rental housing units.
- Create a Vermont Housing Incentive Program for providing small grants to landlords for repairs.

²⁵ Report of the Vermont Racial Equity Task Force, September 1, 2020.

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