Fair Housing for Immigrants Report

Summer 2023

Compiled by Ignite Peace

(formerly Intercommunity Justice and Peace Center)

www.IgnitePeace.org

Table of Contents

Introduction ____ 3

About ____ 4

Process of Collecting Data ____ 5

Immigrant and Refugee Terms to Know ____ 6

Housing Crisis for Immigrants and Refugees in Cincinnati and Ohio ____ 8

Area of Concern 1: Finding Affordable Housing ____ 10

Area of Concern 2: Quality of Life ____ 12

Area of Concern 3: Preventing Eviction ____ 14

Conclusion ____ 16

Next Steps ____ 18

Appreciation ____ 19

Introduction

Ignite Peace compiled this report for the Fair Housing for Immigrants Campaign in partnership with the Immigrant Dignity Coalition to highlight housing disparities facing the immigrant and refugee community in Cincinnati, OH. The initial launch of this campaign came out of conversations within the Immigrant Dignity Coalition that recognized the lack of organized advocacy around these unique issues. Ignite Peace stepped in to lead this campaign through the Coalition because of the organization's advocacy-based approach to create change on a community level.

As part of the larger Fair Housing for Immigrants Campaign, this report will outline the three main areas of concern facing immigrants and refugees in Cincinnati. These areas of concerns are: **1) Finding Affordable Housing, 2) Quality of Life,** and **3) Preventing Eviction.** Each section will include data and stories to explain and identify the specific problems immigrants and refugees in Cincinnati experience. By collecting surveys from members of the Immigrant Dignity Coalition, immigrant and refugee leaders, and local organizations, there is significant evidence to support the need for a change in fair housing laws and policies for these populations.

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About

About **Ignite Peace:**

Ignite Peace educates and advocates for peace, challenges unjust systems, and promotes the creation of a nonviolent society. Through frameworks of nonviolence and anti-racism, Ignite Peace works on issues of criminal justice and immigration justice.

About the **Immigrant Dignity Coalition**:

The Immigrant Dignity Coalition's purpose is to inform, connect, and mobilize the Southwest Ohio / Northern Kentucky community to defend and protect the dignity of the immigrant and refugee community by working in partnership with one another. The Immigrant Dignity Coalition meets monthly to:

- Inform:
    - Communicate issues facing the local immigrant community
    - Learn about policy proposals and changes to immigration programs
    - Hear updates about new events, training, and initiatives from partnering organizations
- Connect:
    - Gather a team to work on solving a problem the community is experiencing
    - Plug in to existing campaigns and efforts to create change
    - Find opportunities to lead, volunteer, and donate
- Mobilize:
    - Cultivate and activate leaders to build community power
    - Show up in moments of public witness and solidarity
    - Move personal networks and organizations into action to amplify calls for justice

Process of Collecting Data

In March of 2020, an out-of-state real estate development company purchased an apartment complex in the Greater Cincinnati area where hundreds of immigrant families lived. Over the following year, they stopped renewing leases and systematically displaced thousands of immigrants during the peak of the COVID-19 pandemic. Paired with job loss and limited relief from the government, many other immigrant families in the region had trouble paying rent and finding affordable places to live.

In December of 2022, the Immigrant Dignity Coalition called a meeting to discuss the numerous housing issues facing the community. The Fair Housing for Immigrants Campaign was started as a response from this meeting, with Ignite Peace as the lead organization.

To begin exploring these concerns, four questions were researched:

1. What are the unique issues immigrants and refugees face when it comes to housing?
2. Which service providers help immigrants with housing issues?
3. Who else is working to address these unique issues?
4. What is the role of Ignite Peace in advocating for fair housing for immigrants?

Ignite Peace held many one-to-one conversations and interviewed dozens of service providers. Many of those quotes are provided in this report and have been edited for grammar and clarity. It was concluded in this initial research that the three main areas of concern include: **finding affordable housing, improving quality of life,** and **preventing eviction,** which are all explored further in this report.

Research continued during the summer of 2023 to gather stories and data to further illustrate the impact of these issues. The data gathered in this report came from independent research, including surveying local community organizations to:

1. Explain the fair housing problem for immigrants and refugees in Cincinnati;
2. Determine what kind of advocacy resources Ignite Peace can bring to the Immigrant Dignity Coalition for further organizing efforts; and
3. Provide clear proof of this problem so that advocates can promote better fair housing policies to elected officials and other decision makers.

Immigrant and Refugee Terms to Know

Citizen: Individuals born in the United States or on U.S. soil are granted citizenship at birth and are called citizens. Citizenship can also be granted to individuals who have immigrated to the United States and have completed the naturalization process.[1]

Naturalization: Naturalization is the process of an immigrant applying to be a U.S. citizen that includes a civics test as well as taking an oath of allegiance. Only immigrants who have had green cards for a period of 3 to 5 years may begin the naturalization process.[2]

Green Cards: The quickest way to access citizenship through naturalization is by entering the U.S. with a green card. Green cards are granted to immigrants who come to the U.S. and stay permanently. Most green cards are sponsored by family already in the U.S. or a prospective employer. Immigrants with this status are also called "Lawful Permanent Residents" (LPR).[3]

Visas: Another pathway to citizenship is through the visa process. There are two types of U.S. visas: immigrant and nonimmigrant. Visas are time-bound and can be renewed. Immigrant visas are given to those immigrants who want to permanently live in the U.S. Most individuals who obtain an **immigrant visa** have the ability to adjust their status to become a lawful permanent resident (LPR). **Nonimmigrant visas** are given to those people who want to enter the U.S. on a temporary basis (i.e. travel visa or work visa).[4]

Refugee: The United Nations defines a refugee as "someone who has been forced to flee his or her country because of persecution, war or violence. A refugee has a well-founded fear of persecution for reasons of race, religion, nationality, political opinion or membership in a particular social group."[5] Each year the President of the United States is required to consult with Congress and set an annual number of refugees to be admitted to the U.S. through the U.S. Refugee Resettlement Process. Refugees who are resettled have access to green cards and a Social Security Number to work.[6]

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[1] https://www.archives.gov/founding-docs/bill-of-rights/what-does-it-say
[2] https://www.boundless.com/immigration-resources/
[3] https://www.dhs.gov/how-do-i/get-green-card
[4] https://www.cbp.gov/travel/international-visitors/visa-waiver-program/requirements-immigrant-and-nonimmigrant-visas
[5] https://www.unrefugees.org/refugee-facts/what-is-a-refugee/
[6] https://www.unrefugees.org/refugee-facts/what-is-a-refugee/

Asylum: Similar to the refugee program, the asylum program protects immigrants who must leave their countries because of persecution or violence. Each country has their own asylum program which investigates claims of asylum seekers when they arrive. In the U.S., asylum seekers are given temporary permission to work and protection from deportation until their status is approved. After they are approved, asylum seekers will be given access to a green card.[7]

Undocumented Immigrant: An undocumented immigrant is any immigrant that does not have a green card, visa, or other special immigration status. A person could become an undocumented immigrant through the expiration of their documents (i.e.: visas), or if they enter into the country without prior authorization. Undocumented immigrants do not have a Social Security Number or any form of identification issued by the U.S. government.[8]

Mixed Status: Mixed status refers to a family unit or household with multiple immigration statuses (i.e.: the parents are undocumented immigrants, their older child has a visa, and their youngest child is a U.S. citizen).

[7] https://www.americanimmigrationcouncil.org/research/asylum-united-states
[8] https://www.nwirp.org/illegal-vs-undocumented-a-nwirp-board-members-perspective/

Housing Crisis for Immigrants and Refugees in Cincinnati and Ohio

The American Immigration Council reports that 5% of Ohio residents are immigrants, while another 5% of residents are native-born U.S. citizens with at least one immigrant parent, totaling over 1.1 million first- and second-generation immigrants.[9] Further, more than 50,000 U.S. citizens in Ohio live with at least one family member who is undocumented.

Level[10]	Total Population	Foreign-Born (%)	Foreign-Born (#)
Ohio	11,756,058	4.8%	564,291
Hamilton County	825,037	5.9%	48,677
City of Cincinnati	309,513	6.6%	20,428

The top countries of origin in Ohio include India, Mexico, China, Philippines and Canada.

The undocumented population is harder to measure, but the Migration Policy Institute estimates 89,000 people live in Ohio without immigration documents. An estimated 46% come from Mexico and Central America, followed by 30% from Asia, and 11% from Africa.[11]

According to RefugeeConnect, "more than 25,000 Cincinnatians are refugees. Hundreds of refugees resettle in our region every year through resettlement agencies, secondary migration, and asylum approvals."[12]

Just like U.S. citizens, immigrants and refugees seek out ways to accomplish and be a part of the "American Dream" once they arrive. Part of the "American Dream"is homeownership. Homeownership builds stable communities by utilizing property taxes to improve the surrounding area and encourages long-term investment in the wellbeing of the community.

[9] https://www.americanimmigrationcouncil.org/research/immigrants-ohio
[10] https://www.census.gov/quickfacts/fact/table/OH,cincinnaticityohio,hamiltoncountyohio/PST045222
[11] https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/OH
[12] https://www.refugeeconnect.org/about-refugees.html

According to the U.S. Census between the years of 2017 and 2021, 66.6% of citizens in Ohio owned homes[13] compared to 26% of immigrants owning homes in Ohio in 2019.[14] The Joint Center for Housing Studies of Harvard University explains, "Research found that in 2000, only 16 percent of Hispanic immigrant households who lived in the United States for five years or less owned a home, compared to 61 percent of Hispanic immigrant households who had been in the country for 21 years or more. Indeed, duration of residence relates to the capacity to surmount other barriers to homeownership over time, including shifting into a more secure legal status, moving away from lower-opportunity, segregated neighborhoods, gaining better employment, and building savings and credit history in the United States."[15]

Because of this reality facing newly-arrived immigrants and refugees trying to buy a home, many are pushed to seek out places to rent instead of attempting to own their own home.

When looking at the results of the survey, Ignite Peace learned that of the 11 local organizations interviewed for this report, 78% work directly with the immigrant, refugee, and mixed status populations in Cincinnati. Of these 11 organizations, 100% named that their clients are affected by the lack of affordable housing. All of the organizations named that the affordable housing crisis in Cincinnati includes barriers to both renting and buying a home.

[13] https://www.census.gov/quickfacts/fact/table/OH/BZA01022
[14] https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/OH
[15] https://www.jchs.harvard.edu/blog/overcoming-barriers-immigrant-homeownership-us

Area of Concern 1: Finding Affordable Housing

"We have two families, 14 people, that were… living in a 2 bedroom apartment because they couldn't afford anything more. The landlord has looked the other way but we know it isn't an ideal situation but there isn't any place for one of the families to go that they can afford by themselves." - Fair Housing for Immigrants Survey Respondent

Finding affordable housing in Cincinnati relates to two main issues: **1) the lack of affordable housing itself,** and **2) the lack of resources for immigrants and refugees to secure affordable housing.**

According to Cincinnati Action for Housing Now, "1 in 3 [Cincinnatians] cannot afford our current housing costs. Because of our affordable housing shortage, hardworking, everyday people like childcare workers, school bus drivers, home health aides, custodians, retail and food service workers, recreation center employees, and government retirees are struggling to keep their heads above water."[16] As of March 2023, there is a "deficit of about 270,000 rental units that are affordable and available to the 448,000 extremely low-income households in Ohio. That equates to only 40 affordable units for every 100 [extremely low-income] households."[17]

Survey respondents explain that newly arrived immigrants and refugees don't have the money to pay application fees, holding fees, a security deposit, and the first month's rent. Most don't qualify for financial assistance to secure a place due to their immigration status. Even refugees who receive assistance through resettlement agencies struggle to find places they can afford after agency help runs out.

There simply isn't enough affordable housing readily accessible to immigrants and refugees.

"Many immigrants [don't have their own name] on their lease because apartments won't rent to them since they don't have credit history or proof of employment at one place (due to working as a contractor). The landlords ask for a guarantor or agencies … to put it in our name."

[16] https://www.cincyhousingforall.com/
[17] https://cohhio.org/the-gap-report-2023/

Neither immigrants nor refugees come with a credit history and often struggle to find housing, which is why having a well paying job is important. While green card holders and certain visa holders are granted immediate permission to work, others must apply for temporary Social Security Numbers. Undocumented immigrants do not have access to a Social Security Number or any form of U.S. government-issued identification. This makes it difficult for immigrants to verify their employment status and income in order to qualify for an apartment or home loan. One respondent explained that *"applications with a SSN required (even if it isn't required, just that it is on there) deters them from even applying (which seems like the intended effect)."*

Often, undocumented immigrants are paid in cash or have to work using a different name. This makes it difficult to prove to a landlord that they are fully employed and have a steady income. In the survey, one source talked about the importance of landlords accepting letters from employers for income verification. *"Some landlords will receive a letter/phone call from [the] employer as proof of income, which has helped tremendously for our clients who do not receive a pay stub."*

Several respondents shared that their clients often have to live in homeless shelters who are not equipped to serve them. One said, *"The shelters are full and lean on us to handle housing when they receive an immigrant family."* Another replied, "*Many of our clients have come through homeless shelters that can only house them for 30 days. Because of this there is a lot of pressure to find housing options quickly, but when the client does not have documentation this is very difficult."*

Area of Concern 2: Quality of Life

"There's a lack of quality affordable housing, especially for vulnerable populations. There's not a lot of larger units with four or more bedrooms for large families. Without options, clients are forced into expensive housing of very poor quality with major concerns about conditions, and sometimes predatory housing schemes. Condition of housing is the biggest concern clients call us about." - Fair Housing for Immigrants Survey Respondent

The quality of life immigrants and refugees experience has been directly affected by the lack of fair housing resources in Cincinnati. The survey points out two main themes: **1) delayed maintenance** and **2) lack of tenant protections.**

Ohio Legal Help and the National Fair Housing Alliance provides resources about protected classes covered by fair housing laws, as well as specific examples of what discrimination looks like from a landlord to a tenant. The protected classes under both Federal and Ohio housing laws include: "race, color, religion, sex (including sexual orientation and gender identity), familial status (such as having children or being pregnant), ancestry, disability, national origin, and military status."[18]

Some examples of discrimination from a landlord to a tenant include:[19]

- Charging a tenant different fees than other tenants
- Requiring a prospective tenant to get a cosigner because they are an immigrant or refugee from a particular country, or because of their religion
- Refusing to rent to a prospective tenant because they do not speak English
- Refusing to rent to a prospective tenant because they are not from the United States
- Giving a tenant a hard time if they bring up their fair housing rights

While these fair housing laws are supposed to protect people from other countries, advocates in Cincinnati argue that immigrants and refugees are still being discriminated against. One person said, *"There is … discrimination against immigrants or other foreign-born individuals. Issues with landlords requiring documentation and other bias or harassment against immigrant families."* Unfortunately, immigration status is not considered a protected class.

[18] https://www.ohiolegalhelp.org/topic/fair-housing-ohio

[19] https://nationalfairhousing.org/wp-content/uploads/2017/04/2017-02-01_Fact_Sheet-Fair_Housing_Laws_protect_immigrants.pdf

The information received from organizations in the survey provided specific examples of how their clients experience discrimination from landlords in the midst of having these laws in place, including landlords raising rent with no notice, and landlords not responding to maintenance requests. These realities that immigrants and refugees face impact their emotional, mental, and physical wellbeing, and further reinforce that this discrimination will continue.

"I have an undocumented family living in a home that not only has bad conditions, but the parents are sleeping in a bedroom that is polluted by lead and they are having difficulties finding new housing. The landlord is currently out of the country and gives the family a hard time when they address their concerns."

Many immigrants don't know that landlords are required to fix certain things when it comes to their property. One respondent said, *"There's a lack of tenant rights in Ohio, and even less enforcement of the rights there are. For many immigrant families, there are issues with language access and with trust in order to enforce rights they may have."* In addition to language barriers, low literacy and comprehension and complicated legal structures prevent tenants from coming forward to demand a better quality of life.

Stories highlighting poor living conditions were plentiful from respondents:

"Some of our residents find themselves at the mercy of questionable living conditions. I had a resident who moved to an apartment where you could not have more then one appliance connected at a time. You would have to disconnect the microwave in order to use the blender. She could not find anywhere else to go and ended up choosing this place."

"Common problem is air conditioning/heat systems not working on multiple [units in an] apartment complex that is affecting the health of particularly the infants and small children."

"I was working with two families that were living… in Price Hill and the families in these apartment buildings were without water and heat in the winter of 2022. Many of the families had to go to hotels or family members' homes for weeks until the issues were resolved. The landlord also tried to illegally evict the same tenants, blaming them for all the damages to the property."

Area of Concern 3: Preventing Eviction

"There [are] not enough options or support for low-income and immigrant families. Landlords are taking advantage of these populations to make quick money and are contributing to the gentrification of communities like Over-the-Rhine and Price Hill." -Fair Housing for Immigrants Survey Respondent

Eviction is the third main area of concern facing immigrants and refugees in Cincinnati. The research compiled showed that there are three main issues **1) rising rents, 2) steady employment,** and **3) informal evictions.**

All 11 survey respondents mentioned skyrocketing costs and rent increases as an issue facing their clients. Some attribute it to general inflation, while others called out landlords who take advantage of immigrants. Several shared how they try to provide financial assistance to families because other dollars are tied up and inaccessible. One said,*"I believe immigrants are forced to jump through a lot of hoops to get housing support."*

Stories like this are all too common:

> *"A family of 7… lost one parent's income and could not pay rent, they did not contact us until the point when the landlord had locked them out and was only going to allow them to come back once to get items and then they must leave. They were able to get their items out and into a storage unit while they stayed in a hotel paid for by a shelter. The landlord reported their unpaid rent to a debt collection agency. The storage unit said they had too many late payments or unpaid bills and sold all their items at auction. The shelter offered help finding housing but not in the area where their cultural community lives and their children attend school so the family moved out of the hotel into the apartment of a family friend.*
>
> *"The father attempted to find work. They repeatedly attempted to apply for new apartments but the debt collections blemish on their record kept them from being accepted. That landlord found out they were staying with their friend but were not on the lease and kicked them out. Our staff helped them to pay off the debt and to get documentation that the debt had been paid. They moved in with another friend and*

continued to apply for apartments and continued to get rejected even with the proof that the debt was paid because leasing offices would not accept the documentation.

"They asked a family friend to cosign on an apartment application and were finally accepted. It has been a year since their family has slept on beds, had firm housing, and they are beginning again with none of their belongings.

"Soon they will have furniture through New Life Furniture and St. Vincent de Paul, household items through OneSource, and they will rebuild. Over this past year the kids have missed a lot of school, mom working third shift has struggled with childcare, laundry, and the day to day of caring for her family, dad has struggled to find work to support the family budget.

"They will rebuild."

Many immigrants and refugees are left to take low paying jobs with stagnant wages. Many do not qualify for driver's licenses or have access to childcare, which limits their opportunities. *"They don't earn enough to save for emergency situations and when you're an immigrant you're not eligible for unemployment benefits to cover you if you lose your job. For other clients it's generally related to medical bills that leave them financially strapped."*

When it comes to eviction, many immigrant families are subjected to what is known as "informal" evictions, where they are forced to leave by their landlord without going through the legal eviction process. Many are given month-to-month leases, with few opportunities to negotiate to stay. Some landlords have even refused to renew leases, systematically influencing who lives in the apartment complex. One person shared, *"Sometimes… they sold to a new landlord who is flipping the complex and intends to rent the units for much more money."*

Even when a family is forced to go through eviction proceedings, it can be for frivolous reasons. A service provider shared that a *"family of four who had [been] paying rent were summarily evicted when one of the children was not on a lease."*

Conclusion

"I'd like to see more public advocacy efforts on housing with the explicit understanding of the immigrant experience." -Fair Housing for Immigrants Survey Respondent

The Fair Housing for Immigrants Report concludes that finding affordable housing, maintaining a good quality of life, and preventing eviction are all significant issues facing immigrants and refugees in Cincinnati. Cincinnati's housing policies and laws need to reflect the unique needs of these groups.

Cincinnati needs more affordable housing, especially for immigrant families. When immigrants first arrive, many don't have the financial resources or credit history to secure a loan for a house, or even to pay security deposits and fees for an apartment. Financial assistance to secure housing is extremely restricted and limited. Expanding access to work permits and collaborating with employers to verify their employee's income is needed so they can have the same access to affordable housing as other struggling families. The city needs to prepare homeless shelters for immigrant clients and work to find permanent housing solutions quicker.

Immigrant families face discrimination based on their immigration status and are forced to live in expensive housing of very poor quality. Even with anti-discrimination laws, many landlords take advantage of immigrant tenants who don't know their own rights. Cincinnati needs to protect renters and give them accessible tools to stand up for themselves. The emotional, mental, and physical wellbeing of these families is reflected in how the community welcomes those most in need.

Lastly, having an eviction on your record prevents families from finding other affordable places to live. Many have month-to-month leases and are threatened with eviction constantly, even for superfluous reasons. With companies flipping properties and refusing to renew leases, options for housing are becoming extremely limited. Families cannot respond to skyrocketing rents with better paying jobs when they are already limited with no access to driver's licenses or childcare. Financial hardship abounds, with little recourse.

Consider one final story: *"We had a young refugee woman and her two kids being abused by her husband. Once Women Helping Women helped her leave and get into a hotel we didn't*

have a place to move her. There wasn't a place she could afford. So we had to move her back to her subsidized rental and purchase an alarm for her. Needless to say her husband comes after her and the children anytime he isn't in jail. As a single mother with a job she can't afford to live anywhere else and there is a shortage of subsidized housing in safe areas."

The Fair Housing for Immigrants Report demonstrates the need to include immigrant and refugee experiences when seeking to create more affordable housing policy in the city. This research also calls out the lack of avenues for accountability when landlords take advantage of their immigrant and refugee tenants. Ignite Peace hopes this report can spark conversation, ideas, and participatory processes to better serve new Cincinnatians.

Next Steps

- ➔ Support the Affordable Housing Trust Fund (Fund 439) through Cincinnati Action for Housing Now.
  www.cincyhousingforall.com/fund439

- ➔ Write or email your City Council and the Mayor's Office about your affordable housing concerns for immigrants and refugees.

- ➔ Get involved with Ignite Peace by following us on social media (Instagram: @ignitepeacecincy & Facebook: Ignite Peace Cincinnati) or by signing up for our emails at www.ignitepeace.org/newsletter.

- ➔ Get involved with the Immigrant Dignity Coalition. Meetings once a month, both in person and online at www.ignitepeace.org/immigrant-dignity-coalition.

- ➔ Volunteer with immigrant and refugee organizations by referring to our Volunteer Guide.

Appreciation

Ignite Peace would like to extend a thank you to all of the organizations and individuals that contributed to this report.

Immigrant Dignity Coalition

Casa de Paz

Community Action Agency Cincinnati Hamilton County

Heartfelt Tidbits

Housing Opportunities Made Equal of Greater Cincinnati

Law Office of Nazly Mamedova

RefugeeConnect

Santa Maria Community Services

Transformations CDC

Willows Project