



Arab-American Family
Support Center

HOUSING NEEDS ASSESSMENT REPORT

AMPLIFYING THE EXPERIENCES OF ARAB, MIDDLE EASTERN,
NORTH AFRICAN, AND SOUTH ASIAN POPULATIONS



PUBLISHED BY THE AAFSC RESEARCH INSTITUTE



ABOUT AAFSC

The Arab-American Family Support Center (AAFSC) is a non-profit, non-sectarian organization founded in Brooklyn in 1994 to provide culturally and linguistically competent, trauma-informed social services. While we support anyone who walks through our doors, over 27 years, we have developed expertise in serving Arab, Middle Eastern, Muslim, and South Asian (AMEMSA) immigrant and refugee communities. We are dedicated to helping these populations overcome a nexus of challenges, including lingering trauma, discrimination, poverty, and acculturative stressors. As a settlement house, AAFSC is geographically embedded in the communities we serve, with 13 locations across all five boroughs of NYC.

All of our priority areas – Prevent, Get Ready, Promote, and Communicate – are interlinked. We promote mental and physical well-being, prevent child abuse and gender-based violence, get families ready to lead productive lives, and communicate the needs of marginalized populations to partners and policymakers.

BACKDROP OF HOUSING NEED

In New York City, high living costs, stagnant wages, gentrification and displacement, and the limited supply of affordable housing create an untenable situation for low-income individuals. The COVID-19 pandemic has only exacerbated these conditions by destabilizing an already unfavorable economic environment for immigrant workers, many of whom are employed in essential and critical infrastructure roles. [According to a 2021 report by the National Low Income Housing Coalition \(NLIHC\)](#), a person earning minimum wage cannot afford to rent a two-bedroom apartment anywhere in the country. A New York state resident needs to earn at least \$34.03 an hour or work 109 hours a week earning minimum wage to cover the cost of a two-bedroom apartment at the U.S. Department of Housing And Urban Development (HUD)'s fair market rate. For most vulnerable New Yorkers, those options are out of reach. Instead, renters must allocate a large percentage of their income towards housing costs, leaving limited remaining funds for other essential expenses and savings. According to the NLIHC's report, after paying housing and food expenses, an extremely-low income renter – those who earn 30% or less than area median income – has an estimated \$91 a month to pay for transportation, child care, and all other expenses.

As an organization serving low-income immigrant and refugee families, AAFSC has always understood the precarious conditions that undermine access to stable housing. In recent years, the public charge rule, rising housing costs in New York City due to gentrification, and the socio-economic impact of COVID-19 have converged, bringing new attention to the severity of the housing crisis among low-income populations. At AAFSC, we see firsthand the nexus of challenges that leave these communities especially vulnerable to homelessness and frequently excluded from mainstream sources of support. Yet, despite these barriers, very little data exists which appropriately disaggregates the experiences of low-income Arab, Middle Eastern, North African, and South Asian populations, who are often rendered voiceless.



OUR SERVICE APPROACH

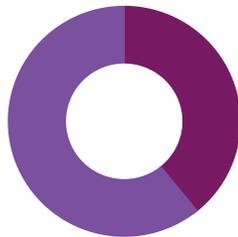
AAFSC has responded to these housing needs with our Emergency Relief Fund, through which we have distributed over \$500,000 during COVID-19. These funds support those facing an urgent financial crisis to achieve sufficient financial security and avoid eviction and homelessness. 43% of applicants to our Emergency Relief Fund are requesting support to pay for rent. Additionally, in 2021, we established a housing unit within our Community Health & Well-Being program to support applications for rental assistance and resource navigation. Through our Anti-Violence Program, we assist survivors of domestic violence secure housing vouchers, ensuring they can secure stable housing as they safely relocate and begin their journey of healing. Through this work, we see clearly that the extent and severity of need far exceeds the availability and accessibility of support, particularly for low-income immigrant and refugee families who face linguistic, technical, and eligibility barriers to accessing relief.

\$500,000+

of Emergency Relief Funds distributed to over 2,500 community members during the pandemic

43%

of Emergency Relief Fund applicants request support for rental costs



8,200

community members reached through AAFSC's culturally and linguistically competent, multimedia ERAP outreach campaign

101

survivors of domestic and gender-based violence received assistance securing Emergency Housing Vouchers

46

renters received direct assistance applying to the Emergency Rental Assistance Program (ERAP)

To address a dearth of disaggregated data illustrating the needs of AMEMSA communities, as well as to inform AAFSC's strategic efforts to enhance housing support for the communities we serve, the AAFSC Research Institute launched a Housing Needs Assessment Survey. The results of this survey, distilled in the following report, are intended to pave the way for a data-driven response to this crisis.



OUR METHODOLOGY

Our Housing Needs Assessment Survey was coordinated by the AAFSC Research Institute, a hub for research and evaluation that measures community needs and analyzes the impact of culturally and linguistically-responsive programs and initiatives. As with all of our work, we utilized a culturally-competent methodology to capture community needs effectively, and overcome hurdles that deter research engagement from vulnerable community members.

AAFSC's staff administered the Housing Needs Assessment Survey to 357 households between the period of September 20, 2021 through November 19, 2021. We utilized purposive sampling with an observed response rate of 50%. Our research team monitors survey demographics to ensure our sample is reflective of AAFSC's overall service population in terms of racial/ethnic make-up, geographic location, and program enrollment.

AAFSC staff recruit participants through their daily interactions with community members and ensure that informed consent is obtained before a survey is conducted. These conversations occur through a trauma- and resiliency-informed lens which encourages community members to feel empowered to make their voices heard. We administered surveys verbally and in a variety of languages including Arabic, Bangla, Urdu, Spanish, as well as English. Surveyed households include clients from across our suite of wrap-around services, with 64% from the PREVENT priority area, 19% from the PROMOTE priority area, and 17% from the GET READY priority area (see page 17 for a more detailed description of all AAFSC programs). Many of the individuals we serve access multiple complementary services across priority areas, beyond the initial point of contact, with 259 internal cross-referrals reported during the survey period.

Participation in the Housing Needs Assessment Survey was voluntary, unincentivized, and surveys were carried out with linguistic and cultural competency and trauma-informed practices.

By collecting disaggregated data, AAFSC is paving the way for New York City and other providers to adopt this approach. By highlighting the experiences of immigrant AMEMSA communities, we are filling a gap in available data that speaks to the unique challenges they face, and can lead to informed and effective policies and interventions that are responsive to their needs.



For more information about the AAFSC Research Institute, visit our Impact page at aafscny.org/our-impact.



KEY TAKEAWAYS

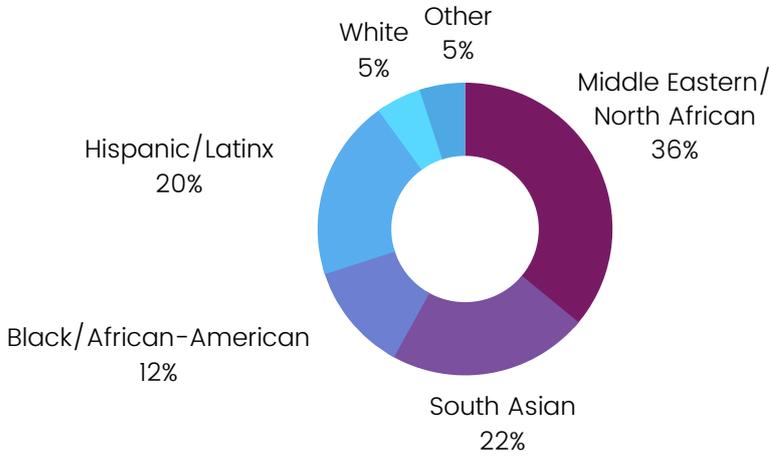
The data collected from surveyed households, outlined in detail over pages 6-13, bring light to the following key findings:

- Low-income immigrant communities face severe financial strain and must reside in overcrowded dwellings to remain housed, often "doubling-up" with another family to afford costly rent.
- It is not uncommon for low-income immigrant families to reside in households where there is no formal lease in their name, leaving them especially vulnerable to eviction, and ineligible for many rental relief programs.
- 1 in 4 respondents owe rent or mortgage arrears, and often they are several months behind (6.56 months on average). Those with arrears report having little confidence in their ability to pay back what is owed.
- Many respondents feel less than comfortable speaking with their landlords or building supervisors about rental arrears or housing unit repairs.
- Housing-related stress levels are high among low-income immigrant community members, especially those with rental arrears, creating potential long-term challenges for mental and physical health and well-being.
- A large majority of respondents have not received any form of financial assistance to help afford housing costs.
- **Low-income immigrant communities are at high risk of housing insecurity due primarily to lack of financial resources. Yet, they are not receiving adequate support to secure affordable, livable housing that will sustain and support their family's health and well-being.**



SURVEY DEMOGRAPHICS

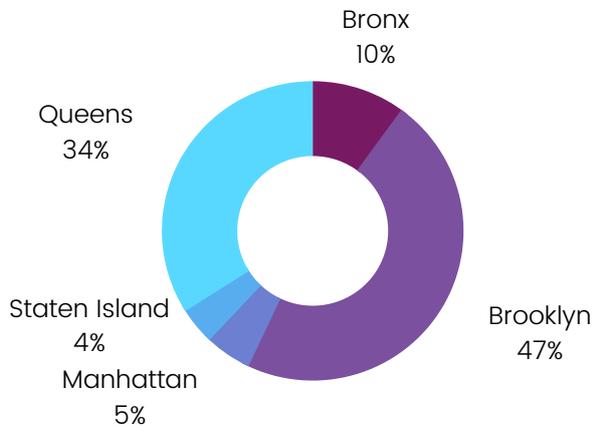
Race/Ethnicity



Country of Origin



Borough of Residence

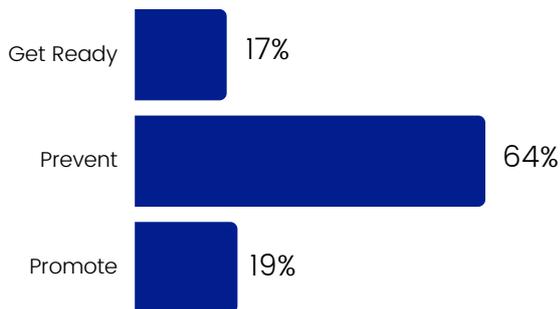


Top 5 Countries of Origin (Outside the US):

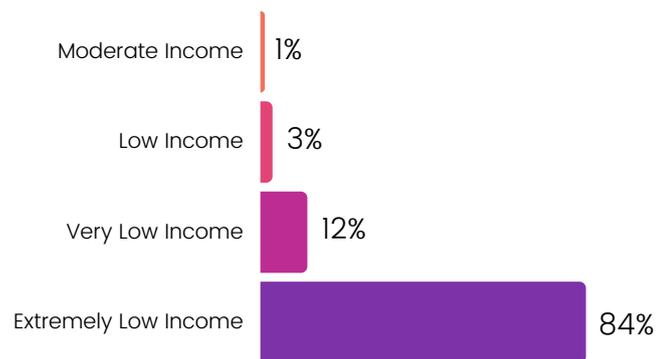
- Yemen (22%)
- Bangladesh (15%)
- Egypt (6%)
- Mexico (6%)
- Pakistan (5%)

AAFSC Program

reflects respondent's initial point of contact



Income Level



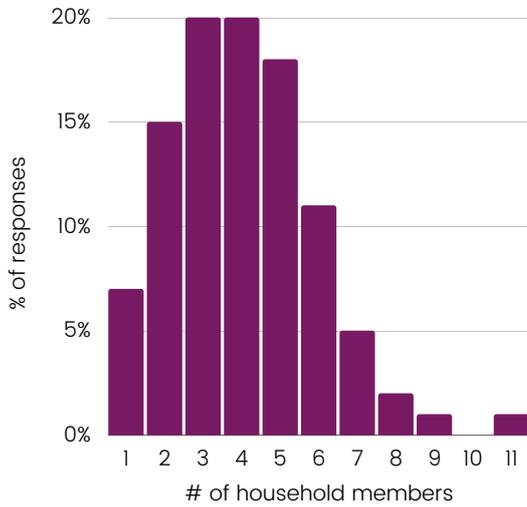
Income levels are determined using New York City Area Median Income data, which account for cost of living and household size. Levels are defined by the U.S. Department of Housing and Urban Development.





HOUSEHOLD COMPOSITION

Household Residency



83%

of respondents live in households with children

3.9

average household size

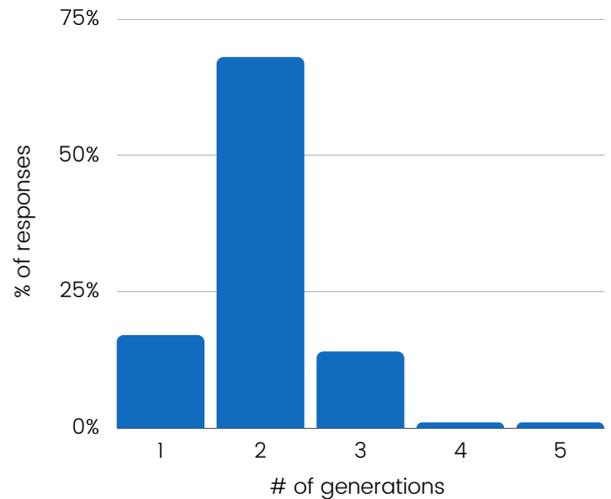
According to 2017 Census data, 27% of all New York City households include children under the age of 18, and the average household size is 2.42.



Number of Generations

15%

of respondents live in a household with three generations or more



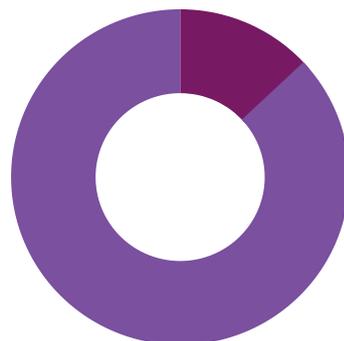
According to 2018 Census data, only 4.26% of all households in the state of New York are considered multigenerational (households with at least 2 generations).



Doubled-Up Households

13%

of respondents are residing with another family to save money on housing costs

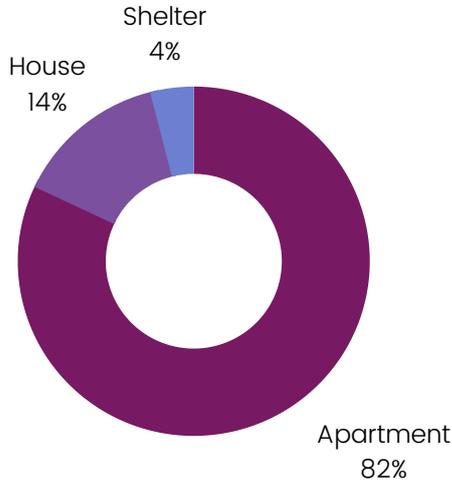


97.3% of respondents who live in "Doubled-Up Households" are categorized as "Very Low Income" or "Extremely Low Income."

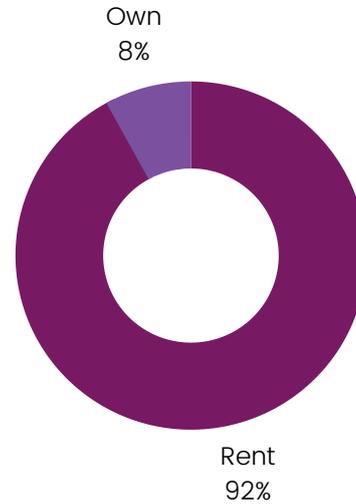


HOUSING CHARACTERISTICS

Residence Type



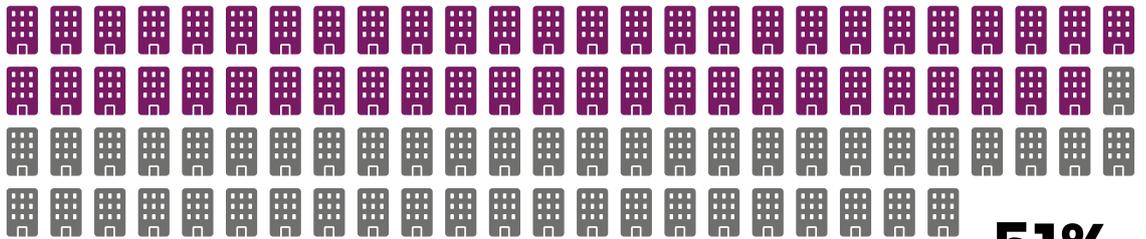
Rent vs. Own



According to the NYU Furman Center, the share of all NYC households that rent their home is 68.1%, compared to 92% in our sample.



Housing Condition



51%

of respondents reside in Community Districts where more than half of all buildings have defects such as water leaks, cracks and holes, inadequate heating, peeling paint, etc.*

*According to on DOH's New York City Community Health Profiles Data, 2018



Overcrowding



On average, respondents reside in housing units with 1.32 persons per room.



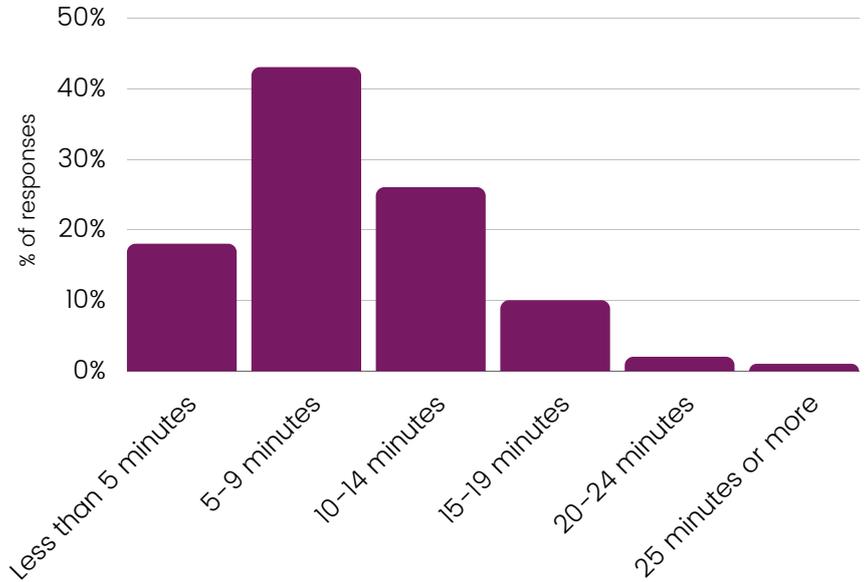
HOUSING CHARACTERISTICS

Proximity to Nearest Transit Stop

On average, respondents live

7.8 minutes

away from their nearest transit stop



walking time between respondents' housing unit and the nearest public transit stop

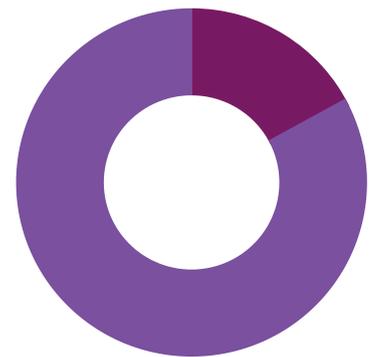
Average proximity by Borough:

Bronx:	5.5 minutes
Brooklyn:	8.6 minutes
Manhattan:	6.3 minutes
Queens:	7.5 minutes
Staten Island:	8.0 minutes

Gentrification

17%

of respondents reside in Community Districts that are classified as "Gentrifying"*

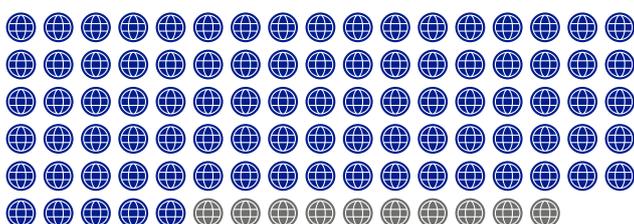


*According to DOH's New York City Community Health Profiles Data, 2018



Internet Access

89%

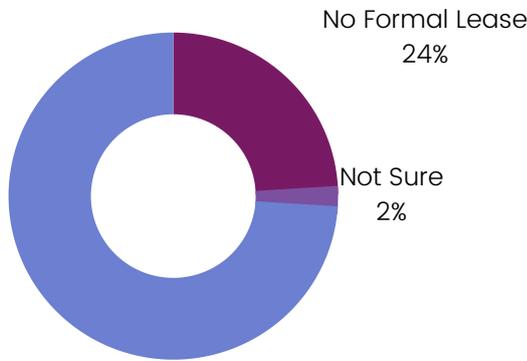


of respondents have stable internet connection in their home



HOUSING INSECURITY RISK FACTORS

Formal Lease Agreement



26%

of respondents do not have, or are not sure if they have, a formal lease in their family's name

Rental/Mortgage Arrears

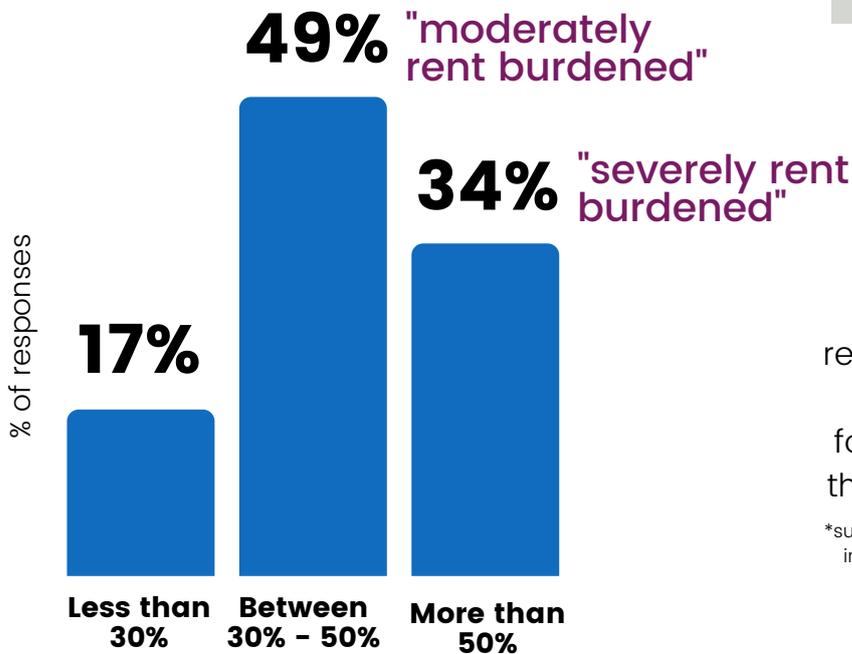
1 in 4

respondents are behind on rent or mortgage payments



On average, respondents who reported being behind on rent or mortgage payments have 6.56 months of arrears.

Rent Burden

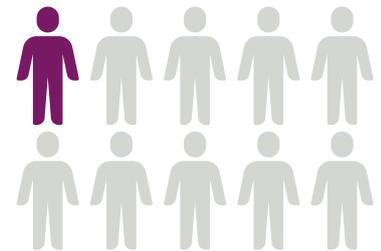


% of household's income spent on rent or mortgage payments

Forced Move

1 in 10

respondents have experienced a forced-move* in the last five years



*such as eviction or move due to income loss or rent increase

Of respondents who have experienced a forced move in the past five years, 53% do not currently have a formal lease in their name.

According to the NYU Furman Center, 26.2% of all NYC renters were severely rent-burdened, and 24% were at least moderately rent-burdened, reflecting significantly lower rates of rent-burden compared to our sample.

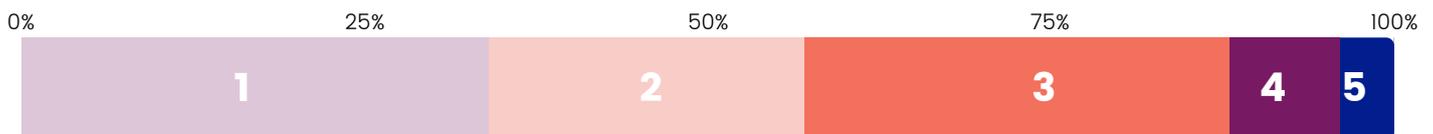




COMMUNITY PERSPECTIVE

Confidence In Paying Back Rental/Mortgage Arrears

On a scale of 1-5, with 1 indicating 'not confident at all' and 5 indicating 'very confident', how confident do you feel that your household will be able to pay for the rent/mortgage payments owed?



88%

of respondents rated their confidence at 3/5 or lower

Comfort Level Speaking with Landlord About Arrears

On a scale of 1-5, with 1 indicating 'not comfortable at all' and 5 indicating 'very comfortable,' how comfortable do you feel speaking to your landlord/building Supervisor when you face challenges meeting rental/mortgage payments?

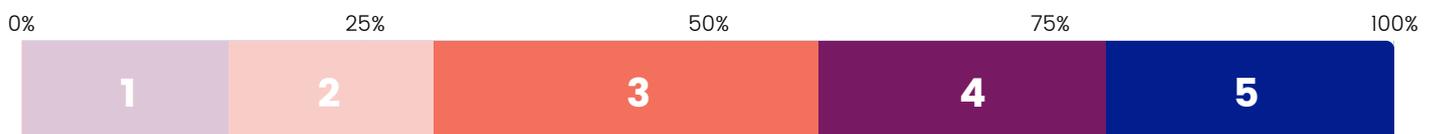


62%

of respondents rated their comfort level at 3/5 or lower

Comfort Level Speaking with Landlord About Repairs

On a scale of 1-5, with 1 indicating 'not comfortable at all' and 5 indicating 'very comfortable,' how comfortable do you feel speaking to your landlord/building Supervisor when repairs are needed in your housing unit?



59%

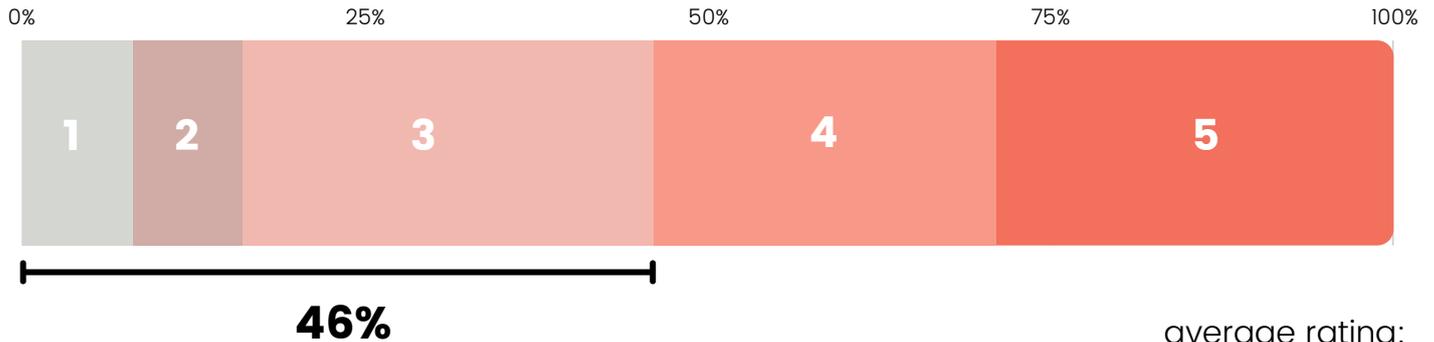
of respondents rated their comfort level at 3/5 or lower



COMMUNITY PERSPECTIVE

Sense of Safety At Home

On a scale of 1 to 5, with 1 indicating 'not safe at all' and 5 indicating 'very safe', how safe do you feel in your current living situation?

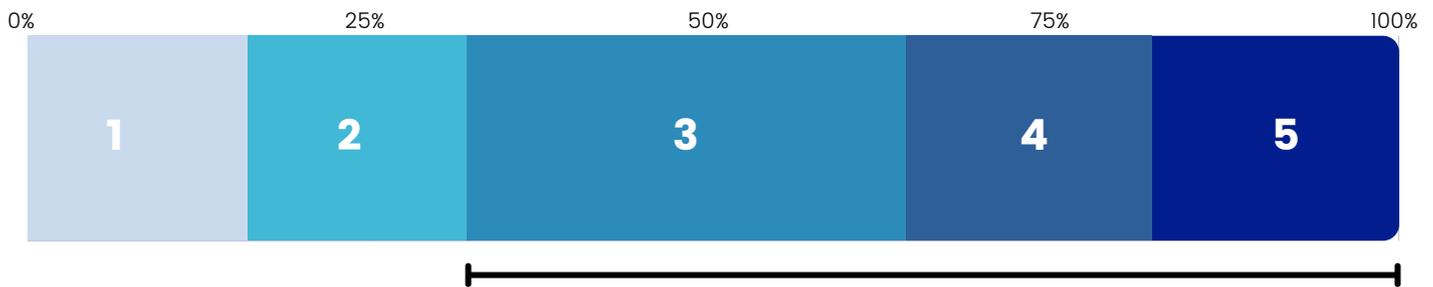


46% of respondents rated their sense of safety at 3/5 or lower

average rating: **3.60/5**

Housing-Related Stress Levels

On a scale of 1 to 5, with 1 indicating 'not stressed at all' and 5 indicating 'very stressed', how stressed do you feel about your housing situation, due to rental arrears, housing conditions, landlord disputes, or possible eviction?



average rating: **3.06/5**

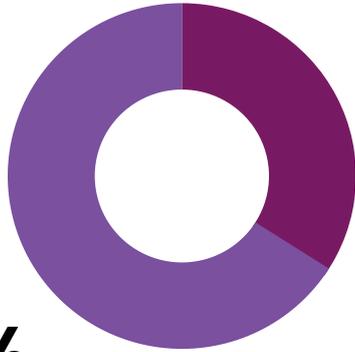
68% of respondents rated their housing-related stress level at 3/5 or higher

The average reported stress level among respondents who are behind in rent or mortgage payments is 3.7; 0.64 points higher than the sample average.



ACCESS TO SUPPORT

Access to Financial Assistance



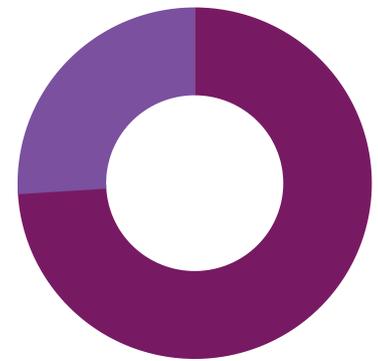
66%

of respondents have NOT received any financial assistance for rental/mortgage payments, such as housing vouchers, rental relief support, or emergency financial assistance

The trend of aid inaccessibility persists among those who are most in need of economic relief. Those who have not received any form of financial assistance include:

- 65% of rent-burdened and severely rent-burdened respondents;
- 66% of respondents with rent/mortgage arrears; and
- 65% of respondents who do not have a formal lease agreement.

Access to Emergency Rental Assistance Program (ERAP)

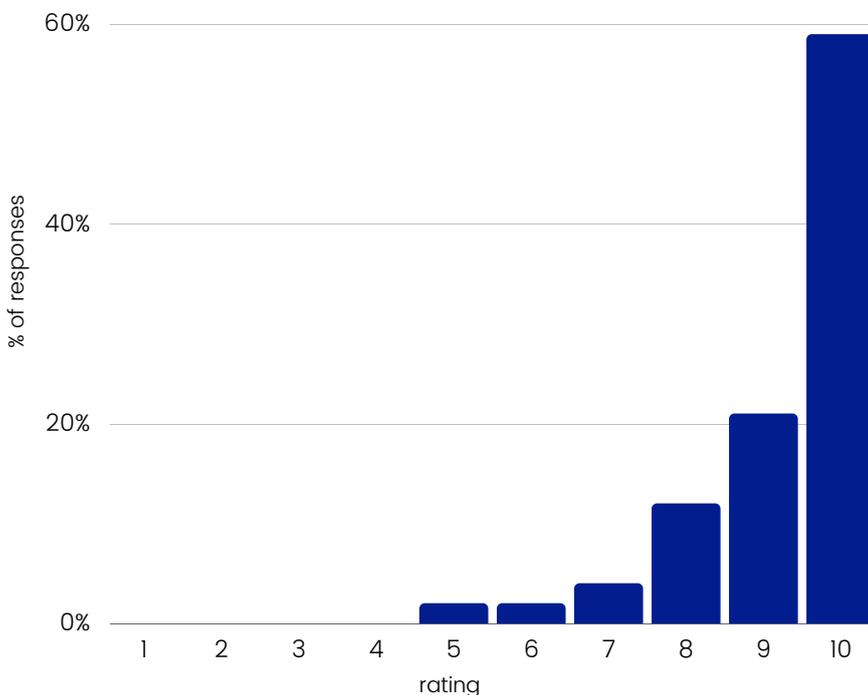


74%

of respondents who are behind on rent/mortgage payments have applied for relief through ERAP

Satisfaction with AAFSC's Services Overall

On a scale of 1-10...how satisfied are you in Arab-American Family Support Center's services overall?



AAFSC has reached over 8,200 community members through our culturally and linguistically competent, multi-media ERAP outreach and public education campaign.



MARIA'S STORY

AAFSC recognizes housing as one of many interconnected factors that support the health and well-being of community members and their families. For the individuals we serve, our suite of interconnected programs address these needs holistically, pairing wrap-around case management support with resource navigation assistance that increasingly includes support in applying for housing resources such as vouchers and rental assistance.

Within AAFSC's service population, demand for housing support appears most prominently among survivors of domestic and gender-based violence who are served through our Anti-Violence Program (AVP). For many survivors, relocation from an abusive home environment is a critical need, yet limited financial resources and elaborate application processes present insurmountable barriers for those who lack the appropriate support. In response, AAFSC developed additional expertise to support community members in applying for Emergency Housing Vouchers (EHV), a resource that enables housing-insecure survivors to safely relocate and begin their journey of healing. A beneficiary of our case management approach, Maria, tells her story:

Maria first came to AAFSC through a New York City Family Justice Center. Following her experience with sexual assault, Maria was hesitant to involve the police, and instead turned to a trusted community resource to receive treatment. Once connected to AAFSC's Anti-Violence Program, Maria received immediate crisis intervention, safety planning, and civil legal advocacy as she navigated the immediate aftermath of her assault. She also received a referral for mental health counseling to begin the process of healing. Once she was feeling better, Maria began to look for options to relocate; the person causing harm still lived close-by and she continued to fear for her safety. In the midst of this crisis, Maria was laid off from her job and feared that her financial instability may further jeopardize her housing and security. AAFSC's Case Manager swiftly responded by connecting her with public benefits as well as an Emergency Housing Voucher application, providing continuous support as she navigated the complex approval process.

Recently, Maria learned that she was granted an Emergency Housing Voucher and has begun the process of finding a new home. Through continuous and wrap-around support from her Case Manager, Maria is preparing to begin her next chapter.

"Thanks again for all your love and care. You changed my life and brought compassion and justice during an awful time."



CONCLUSION

For the immigrant and refugee families we serve, secure and stable housing is foundational to their health, well-being, and development. Yet, exorbitant rent costs, complex public housing systems, and inadequate cultural and linguistic accessibility prevent too many families from securing a stable home environment to thrive. In New York City, housing policies do not adequately protect and plan for the needs of low-income housing insecure families. At current funding levels, federal housing assistance is only supporting one in four income eligible households, [according to a report published in 2017 by the Center on Budget and Policy Priorities](#). In New York City, we face a shortage of housing units, which decreases accessibility and affordability. New York City has produced fewer permits for new housing than any other comparable city in the United States - 40 fewer units per capita than San Francisco and half as many as Boston - in the past decade, [according to a 2020 report by the Citizens Budget Commission](#).

Income disparities also fuel this housing crisis. Despite the essential role immigrant and refugee community members play in supporting our city's core functions, their work is often compensated minimally and insufficiently when compared to cost of living. [According to a report published by the New York City Mayor's Office for Economic Opportunity](#), the 2017 Median Annual Earnings for Naturalized Citizens (\$39,400), Green Card Holders (\$26,300) and Undocumented Immigrants (\$25,300) is significantly lower than the Median Annual Earnings for U.S.-Born Citizens (\$45,500).

As the supply and affordability of adequate housing options remain scarce, many low-income families are forced to endure housing conditions which undermine their health and well-being and, in some cases, threaten their physical safety. On January 5th 2022, a residential fire in Philadelphia led to the death of 12 people, including eight children. Investigators later determined that 26 individuals were residing in the building's two apartment units, [citing dangerously overcrowded conditions as a significant factor in the fire's high death toll](#). This tragedy further illustrates the urgent need for reform, particularly for vulnerable, low-income families -- including 58% of respondents in this study -- who are forced to reside in overcrowded dwellings due to a lack of affordable options.

For low-income immigrant communities, economic relief programs are essential to ensuring their health and well-being; however, access to government assistance is hindered by eligibility barriers, cultural stigmas, fear of deportation, and harmful rhetoric and policies. This confluence of factors leaves many families in a cycle of financial strain that makes the task of securing safe and stable housing nearly impossible.

Alarmingly, despite these conditions, financial assistance is reaching only a portion of those most in need. For households who have accumulated arrears, the uncertain future of eviction moratoria threaten the health and safety of many families who are still facing dire financial strain, yet lack adequate access to relief. It is essential that a robust housing response be coordinated at the city, state, and federal level, which accounts for and addresses common eligibility barriers, technological inefficiencies, and inadequate linguistic and cultural support.



CONCLUSION

In addition to expanding availability of and access to housing vouchers, housing security must be supported holistically, through a combination of financial assistance and wrap-around support for low-income families in need of essential resources, such as free legal assistance, health insurance, SNAP benefits, mental health counseling, after-school support, English language classes, caregiver-child bonding support, and family case management.

AAFSC remains committed to supporting immigrant and refugee communities access the resources they need, including housing support, and we stand ready to collaborate with public and private partners to ensure that ALL New Yorkers are safe and housed.





RECOMMENDATIONS

- Expand availability of affordable housing options in New York City and expedite housing voucher and rental relief application processing to meet the growing demand.
- Adapt housing voucher and rental relief program eligibility to include the most vulnerable immigrant and refugee families, including those who lack a formal lease agreement.
- Support culturally and linguistically-competent social services which complement direct financial assistance with wrap-around case management to promote long-term housing stability and family well-being.
- Extend the eviction moratorium to protect families who face staggering rental arrears with inadequate access to relief, enact 'Good Cause Eviction' laws that protect renters from harmful eviction practices, and regulate rent increases to deter forced moves.
- Expand availability of linguistically and culturally competent housing navigators to help families utilize the options available and advocate for their needs with housing agencies, rental assistance programs, and landlords.
- Support community based Emergency Relief Funds that are able to distribute rental relief swiftly to those excluded from traditional sources of support.



PROGRAM GUIDE

AAFSC is providing multiple in-person and remote services to support community members during the COVID-19 pandemic. We are open for referrals. Please contact our Brooklyn headquarters at 718-643-8000 or info@aafscny.org to learn more.

Preventive Program

We ensure the safety of children in homes where there have been allegations of child abuse or neglect.

Anti-Violence Program

We work to end partner violence, create equitable relationships, and revolutionize gendered discussions.

Legal Services Program

We ensure families have access to their rights, remain with their families, and understand immigration laws.

Community Health & Wellness Program

We promote mental and physical well-being, healthy relationships, and all forms of community wellness.

Emergency Fund Program

We support vulnerable, low-income communities in need of emergency financial assistance.

Readiness Program

We teach English reading and writing to adults, meeting them where they are at to ensure success.

Young Adult Program

We work with young adults to develop life skills including financial literacy and college and career readiness.

Caregiver-Child Bonding Circle

We provide caregivers with special support and resources connect with their young children and establish the building blocks for early literacy.



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To support the immigrant and refugee families that AAFSC serves, please donate today at aafscny.org/donate